

Display Search

File 3600

81 Description
 80 (MONEY OR MONIES OR FUNDS) (IN) (TRANSMISSION) OR WIRE
 79 ? OR WIRING) OR FFL OR CASH (M) ADVANCES
 78 ATM OR ATMS OR ((AUTOMATED OR AUTOMATIC) ((TELE) OR TRANS-
 77 ACTION OR SERVICE) OR CASH OR MONEY OR BANK) (M) (MACHINE) OR T-
 76 EXMINAL? ? OR KIOSK? ? OR DISPENSER? ? OR ELECTRONIC((TELE)
 75 ? OR DISPENSER? ((TERMINAL OR KIOSK? ? OR EQUIPMENT) (DEVICE
 74 (TRANSACTION OR IDENTIF? ((M) INFORMATION OR ACCESS OR SEC-
 73 URITY OR CONFIRMATION OR AUTHORITY OR AUTHENTICITY OR APPROVAL?
 72 OR VALIDATE? OR VERIFY? ((M) (CODE OR CODES) OR PASSECODE? OR ID
 71 OR IDENTIFICATION) ((M) NUMBER) OR PIN OR PIN?
 70 MEM OR DIFFERENT OR ANOTHER OR ADDITIONAL OR UPDATES OR SE-
 69 COND OR 2ND
 68 5432 54(AM)CZ
 67 6672 51(AS)SZ
 66 56(AS)SS
 65 57 NOT PY>2002
 64 RD (unique items)
 63 15:AB1/Inform(R) 1971-2006/Sep 12
 62 ((c) 2006 ProQuest Information
 61 File 610:Business Wire 1999-2006/Sep 12
 60 ((c) 2006 Business Wire
 59 File 610:Business Wire 1996-1999/Feb 28
 58 ((c) 1999 Business Wire
 57 File 476:Financial Times Fulltext 1962-2006/Sep 13
 56 ((c) 2006 Financial Times Ltd
 55 File 613:PR Newswire 1999-2006/Sep 12
 54 ((c) 2006 PR Newswire Association Inc
 53 File 613:PR Newswire 1987-1999/Apr 30
 52 ((c) 1999 PR Newswire Association Inc
 51 File 634:San Jose Mercury Jun 1985-2006/Sep 10
 50 ((c) 2006 San Jose Mercury News
 49 File 624:McGraw-Hill Publications 1985-2006/Sep 12
 48 ((c) 2006 McGraw-Hill Co. Inc

...drives similar to a credit card.
PIN debit requires hardware, a PIN...
machine cards and a personal identification number to effect purchases.
Of course, PIN debit involves consumers utilizing their automated teller
...TEXT: primed for a period of greater commercialization.

WORD COUNT: 1814
ISSN: 0896-9329 JMBL CODE: COM
Credit Card Management v15n6 pp: 20-26 Jul 2001
Abbey, Charles Marc
The case for PIN-based debit acquiring
02195299 75469066
DIACOG(R)File 15:ABT/Inform(R)
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9/3/K/2 (Item 2 from File: 15)

"We've got all the relationships with the big banks...
into more processing business.
NYCE's network relationships with bank card issuers and ATM deployers
ATMs. Like Concord's strategy for using Star, First Data wants to parlay
platform. That arrangement makes NYCE the nation's fifth-largest driver of
transaction processing on about 10,000 ATMs to NYCE's processing
PIN-based network, NYCE. First Data recently sold off and migrated
network. Star, First Data owns the majority stake in the second largest
Concord owns the largest personal identification number-based switch
The top third-party ATM drivers

...Concord...
... Corp. are already developing ways to produce multiple revenue sources
from one machine through their KAT network acquisitions.
Baker notes:
the ATMs are saying, 'Gee, how can I get more revenue out of this?'
processors want to capture ATM processing contracts. The people driving
... transaction revenue for cash withdrawals are not the only reason why
cashing...
commonly used for a much larger variety of fee-based transactions such as
large processors also are looking toward the future, when ATMs become
fixed," says D'Angelo. "As volume grows, you can leverage the price."
corp., the eighth-largest third-party ATM driver. Most of our costs are
...TEXT: D'Angelo, senior vice president at Milwaukee-based Metavante

WORD COUNT: 934
ISSN: 0896-9329 JMBL CODE: COM
Credit Card Management v15n6 pp: 66-67 Sep 2002
Gonnelly, David
The ATM game of musical chairs
02419178 175878381
DIACOG(R)File 15:ABT/Inform(R)
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9/3/K/1 (Item 1 from File: 15)

Unlike such initiatives as e-checks and smart cards, **PIN** debit has been around as a concept for better than 20 years and as a...

...of a disappointment for acquirers. In the late 1980s and early 1990s, the regional electronic funds transfer network set about the task of using the **ATM** infrastructure to launch a new payment form. At the time, the **ATM** networks were in the position of having tens of millions of outstanding cards but little merchant acceptance.

As a result, the **ATM** networks adopted merchant-friendly pricing, with low or no interchange rates. Many of the early...

...the disadvantages.

Furthermore, we see many recent marketplace developments, which hint at a future for **PIN**-based debit different from the past.

Competition in the network industry itself has shifted considerably. The **ATM** networks' core business is arguably a mature business now. This

...Certainly, this consolidation has been occurring for many years, but is reaching its end game.

ATM networks will by definition lose preoccupation with mergers and will focus on organic growth. **PIN**...

9/3'K/3 (Item 3 from file: 15)

DIALOG(R) FILE 15:ATM/Inform(R)

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0312310 71682395

Star and Concord catch **ATM** merger wave

Karlin, Steven

Bank Systems & Technology v38n4 pp. 8 Apr 2001

ISSN: 1045-9472 JRMJ CODE: BSE

WORD COUNT: 776

...TEXT: Payments superstore combining payment and network services under one roof.

The merger, the largest in **ATM** industry history, caps a trend toward consolidation. Concord owns the Cash Station and MAC networks...

...MXE and Magic Line, and Money Station and PULSE.

Concord is the nation's largest **ATM** processor and online debit acquirer, and the largest POS provider to supermarkets, convenience stores and...

...to the Star brand over the next three years, creating a network of 130,000 **ATM** locations.

Star Systems has sought to broaden itself beyond network services into the world of...

...Conway, president of Mallard, file-based Star Systems. Star is testing four approaches for using **ATM** cards to make Internet purchases. The first

Creating a payment system network: The file that binds or an honorable
02034480 55134136

9/3/X/S (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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Interlink also would be a distant second to Concord/Star in PIN-based
POS debit volume, Concord/Star switched 129.3 million PIN-based POS debit
transactions...
...which switched 54.1 million ATM transactions in March.
Star and Concord combined switched about 379.9 million ATM transactions...

Through Visa's plus ATM and Interlink POS network connections are
exposed throughout the country, transactions switched through the two
networks are relatively low. Both Star and Concord, which combined connect
to about 160,000 ATMs, for example, switch far more transactions than
plus, which claims connections to about 290,000 U.S. ATMs.
The leading debit networks
Star and Concord combined switched about 379.9 million ATM transactions...

Combining Star with MAC would give Concord nationwide dominance in
switching PIN-based ATM and point-of-sale transactions, and allow Concord
to offer debit products nationwide. Concord would...
...800 client financial institutions that combined issue 100 million debit
cards.
...TEXT: antitrust grounds.

02099270 65303076
Debit's rising star
Goodell, David
Credit Card Management Vlns BP: 16-22 Dec 2000
1628: 0696-3129 TRM CODE: COM
WORD COUNT: 1605

9/3/X/S (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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The third approach, championed by NACHA, uses PKI encryption instead of a
PIN for...
SafeDebit and/or ATM cards.
This second PIN is necessary to thwart unauthorized use of the
...card into the CD drive, and enters an "e-PIN" to perform a transaction.

...The second approach is SafeDebit, a NYCB-developed system in which a
bank customer's ATM card number and PIN are encoded onto a CD-ROM, which
functions exactly like an ATM card in the physical world. When making a
purchase on the Internet, the customer selects...
employs a traditional ATM card and a card reader/PIN pad—similar to a
retail POS device-- which is...

...losses stemming from gross negligence by a consumer will not be considered an "unauthorized electronic funds transfer," for which

it is withdrawn...
...losses stemming from gross negligence by a consumer will not be considered an "unauthorized electronic funds transfer," for which it is withdrawn...
...losses stemming from gross negligence by a consumer will not be considered an "unauthorized electronic funds transfer," for which it is withdrawn...

...with the ability to access funds electronically by the combined use of a debit or ATM card and a personal identification number (PIN). The card and the PIN are the two...

...ignores losses...
...disproportionate impact. The regulation gives protections to consumers, but as written, Regulation E under the Electronic Funds Transfer Act has a

Regulation E - Electronic Funds Transfer

...TEXT: own prudent RYC activities to avoid becoming unwitting accomplices to money laundering.

WORD COUNT: 4360
ISSN: 0887-0187 JRM CODE: RCB
ABA Bank Compliance 42017 BP: 13-19 Jul/Aug 1999

Anonymous
When you wish upon a law

01853468 05-03460

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DIALOG(R)File 13:ABFI/Inform(R)
9/3/K/6 (Item 6 from File: 15)

transaction, regardless of...
ATM networks. Generally the online fee is about five to seven cents per transaction. For online transactions the fees are comparable to the interchange fees in

...the transaction cost.

...that time, Interlink and Maestro lagged behind the online debit networks of the regional ATM networks. Although the reasons for the change in strategy are unclear, VISA and MasterCard appeared... consumers, online transactions are preferable in a number of respects. First, for transactions the funds are transferred the same day/ for offline transactions the funds transfer may take as long as three days. Second, because of the PIN requirement (a consumer must enter a personal identification number) there is a much lower risk...

...retained Interlink and both card associations were permitted to keep their interests in the national ATM networks. The decision permitted the two associations to enter the online market but compelled them...

...in 1990, VISA and MasterCard settled and agreed to...
...TEXT: such a large national network would inhibit entry or the growth of the smaller regional ATM networks into the debit market.

WORD COUNT: 3318
ISSN: 0887-0187 JRM CODE: BLM
Business Lawyer 43913 BP: 1391-1408 May 2000

consumers' liability is limited. Certainly, consumers need protection against theft and fraud, but...

9/3/K/7 (Item 7 from file: 15)

DIALOG(R) FILE 15:ASI/INFORM(R)

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01212607 01-66595

Now to stop a debit card from draining your account

Stark, Ellen

Money 22011 PP: 45-47 Nov 1997

ISSN: 0149-4823 JRNL CODE: MON

WORD COUNT: 911

...TEXT: debacles-and why it's still sometimes smarter to pay with a credit card.

Your **ATM** card may now be a souped-up debit card. Take a close look at your **ATM** (automated teller machine) card. It has probably morphed into a debit card. Over the past three years, most banks have converted their basic **ATM** cards to combination **ATM**/debit cards. You know your card's a hybrid if it bears a Visa or...

...bank's name. These combo cards can be used for purchases as well as for **ATM** transactions. But the debit feature makes these cards a lot less safe. Here's why: When using an **ATM**, you must enter a personal identification number (PIN). But when you make a purchase with...

...uncomfortable with that risk, consider asking your bank to switch you back to a basic **ATM** card. (By the way, you may still be able to pay for some purchases with your **ATM** card) many supermarkets and gas stations, as well as the U.S. Postal Service, Super K Mart Centers and Wal-Mart stores, are hooked into **ATM** networks. When you use your **ATM** card at one of those outlets, you must still enter a PIN.) Another option may be to lower the spending ceiling on your debit card, thus reducing the...

...a moneymarket account that is not linked to your debit card. That way, you can transfer funds to your checking account while you wait for your money to be returned.

>You may...

9/3/K/8 (Item 8 from file: 15)

DIALOG(R) FILE 15:ASI/INFORM(R)

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01166406 98-35801

ISSN: exception unit helps banks reach small merchants

Forster, Jennifer L

Bank Marketing 2282 PP: 55 Feb 1996

ISSN: 0888-3148 JRNL CODE: BNM

WORD COUNT: 839

...TEXT: first month of using SED.

Looking ahead

Chittenden has plans to make debit card and **ATM** card processing available to the merchants by using SED's open industry architecture. Since SED is

...from counterfeits.
loss...
Counterfeiting to date has comprised only a small portion of total **ATM** debit card fraud. According to Visa, 73% of total debit card fraud is from

...can be immediately deactivated.

that accepts Visa or MasterCard. But...
ATM ---pose a **different** problem. Anyone can use the card at a merchant
...Off-line debit cards--which function as a check card and don't need a

payments, lose it, and no one else can...
protected by the PIN, **ATM** cards are considered the safe haven of

sophisticated.

...debit card fraud is increasing, and criminals are getting more
all but impossible to track, a Visa International survey of 12...
While banks don't report fraud losses, making **ATM** and debit card theft

No safe haven

...fighting technologies the elsewhere...
1994. Many industry observers say the...
wipe out fraud at **ATMs** and the point of sale, are almost afterthoughts in
biometric identification techniques, long entertained as the best means to

...cards.

on-line products, and cards are...
numbers on **ATM** receipts. Off-line debit cards are being verified as
networks are helping the Federal Reserve to let them truncate card
computer chip-empowered smart cards are coming into vogue for debit cards.
that concern is helping transform the **ATM** and debit card industry.

...TEXT: by the industry so it does not become one.

WORD COUNT: 1583
ISSN: 0148-8849 JRNLT CODE: USI
United States Bankers Association PB: 75-78 Nov 1994
BOSTON, Mass
to catch a thief
00333763 95-89134

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DIVLOS(1)File 15:AB1/Inform(R)
9/3/K/3 (Item 9 from File: 15)

For more information about the SED...

number or transact several types of business.
bank's toll-free credit card processing number, **ATM** card processing
merchants and **transfer funds**. SED users will be able to dial into the
...merchants will be able to use the SED to pay suppliers, order

the...
device that typically costs \$150 to \$200. The PIN encryption is built into
without having to purchase the standard **additional** PIN encryption
an encryption device, these merchants will be able to accept **ATM** cards

But shoulder surfing has changed the equation. Crooks have staked out open-air **ATMs** and surreptitiously filmed cardholders entering PINs. When a cardholder leaves his or her receipt at the **ATM**, it gives the shoulder-surfer the opportunity to counterfeit the card, giving unlimited access to...

...receipt with them," says Thomas Honey, an executive vice president with the newly formed Inter **ATM** network. Shoulder surfing is not the only technique for getting card numbers and PINs. One scam involves setting up a fake **ATM** or even a fake business. A consumer will buy a T-shirt from a traveling...

9/3/X/10 (Item 10 from file: 15)

DIALOG(R) FILE 15:ABI/Inform(R)

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00903251 95-54743

Reading the charge against credit card crime

Jannet, Jerry

Security Management V3808 RP: 83-97 Aug 1994

ISSN: 0145-5406 JRM CODE: 3EM

WORD COUNT: 1900

...TEXT: would then apply for additional credit in the patient's name, change address, and request new credit cards and personal

identification numbers --to make **ATM** cash advances --destroying the victim's credit.

People use credit cards to manage money and avoid carrying...

9/3/X/11 (Item 11 from file: 15)

DIALOG(R) FILE 15:ABI/Inform(R)

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00377445 87-36275

Unauthorized Automatic Teller Machine Transactions -- Consequences for Customers of Financial Institutions

Bullman, Claire

Australian Business Law Review V1503 RP: 187-214 Jun 1987

ISSN: 0010-1033 JRM CODE: 3AB

ABSTRACT: Billions of automated teller machine (**ATM**) transactions are performed each year, and a substantial number of these transactions are done without...

...their personal identification number (PIN). Efforts have been made to allow customers to choose a **ATM** that corresponds to another number that is significant to them. Unauthorized transactions can result from: 1. breach of the **ATM** security; 2. system interception; 3. breach of in-house security; or 4. system failure. The US Electronic Funds Transfer Act (EFTA) is compared with recommended procedures for Australia. The prime advantage of EFTA over...

...an unauthorized transfer, malfunction, or card learner error. Minimum standards should be imposed for: 1. **ATM** design and location; 2. **ATM** operation; and 3. transmission

9/3/K/13 (Item 1 from file: 610)

DIALOG(R)File 610:BUSINESS WIRE

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00419466 2000112933486434 (USE FORMAT 7 FOR FULLTEXT)

IS Systems Launches Next Generation e-Business Solutions; Additions to Core Product Drive Customers' Profitability

Business Wire

Wednesday, November 29, 2000 16:06 EST

JOURNAL CODE: BUSINESS WIRE, CONTEXT LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 533

...electronic payment methods and increasing reliance on ATM devices to conduct banking and other transactions.

ATMs and credit cards are the lifeblood of today's digital economy. The explosion of each...

...a new offering of business solutions enable organizations to deploy and maintain efficient, profit-generating ATM networks and implement advanced card security management systems that have an immediate impact on an institution's bottom line," said Chock.

Open/2(TM): ATM-IN-A-BOX, a total bundled ATM solutions package, is a flexible and reliable transaction engine capable of handling high volumes and supporting diverse applications. A robust, full-featured electronic funds transfer (EFT) engine, ATM

-IN-A-BOX supports all current ATM transactions and easily adapts to support evolving services such as online bill payment, smart card...

...account system that handles all aspects of card activity management including creating card numbers, establishing new accounts, automating PIN and address change matters, identifying HOT cards, querying card data bases and generating comprehensive reports...

9/3/K/13 (Item 2 from file: 610)

DIALOG(R)File 610:BUSINESS WIRE

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00109248 1999092426781432 (USE FORMAT 7 FOR FULLTEXT)

Select Chase Branches to Open as Net Bank Branches Today

Business Wire

Friday, September 24, 1999 16:28 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,693

...fills via mail. However, customers must immediately begin to use their Net ATM card, new Personal Identification Number (PIN) and loan coupon books. Direct

deposit of social security, pension, payroll or government checks will...

... new customers now can bank at more than 250 MAT branches and
425 ATM locations in New York and northeastern Pennsylvania. Customers
can bank at any of MAT's 31 in-store branches seven days a week.
Additional ATMs also are available in various convenience stores and
along the New York State Thruway, and the MAT ATM Card allows 24-hour
banking convenience at any ATM displaying the Capital, Citicorp, MAC or
NYSE logo. The MAT Check Card also functions as an ATM card and can be
used to purchase goods and services wherever VISA is accepted.

9/3/X/14 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
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0005040745 BOSKICZAA8PT
Survey of Information Technology in Finance (15): Paying by plastic card -
Keytop trial tests under way in UK
DAVID BARONARD
Financial Times, p VI
Thursday, November 9, 1989

Word Count: 1,062
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

...and perhaps will be able to draw out cash through retailers as well as
through automatic teller machines.

For card holders involved in the initial three city trials, the service may
not seem...

...which goes with their card. Anyone with several payment cards, of
course, probably has several PINs as well. Another is the fear that it
may be hard to make the use of PINs fully...

9/3/X/15 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
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0005023865 BOSKICZAA8PT
Jack Committee Report on Banking: Spread of Electronic Transfer Raises
Concern Over Security
DAVID BARONARD and DAVID LACOSTELLE
Financial Times, p 7
Friday, February 24, 1989

Word Count: 775
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

...Countermanding or reversing instructions.

It says there is a pressing need for regulation of electronic funds
transfer (EFF).

On PINs, the report says there are intrinsic difficulties in identifying a
better alternative, but...

...system as vulnerable to fraud. It warns that PIN fraud looks likely to
increase as new techniques of interfering with PIN information or ATMs

New developments may replace the PIN in due course. These include retinal scanners, which can identify you by your eyes, and... security device!

...what PIN on the card itself, which rather reduces the value as a security device! For example, a signature which can be forged... use of a personal identification number, or 'PIN', such as used in the UK with automatic teller machines (ATM) cards. While PINs are more secure than, for example, a signature which can be forged...

Word Count: 2,041
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Saturday, June 14, 1986
Financial Times, p VII
LOUSE PATTON
Finance and the family: shopping the electronic way
000350066 BOBDAWALF7
DIALOG(R)File 476:Financial Times Fulltext
(c) 2006 Financial Times Ltd. All res. reserv.
5/3/K/17 (Item 4 from file: 476)

when a total of about... centre for all KWT. The system is to be operational by early next year. On-line terminals and a magnetic-stripe card with a central switching device for all KWT. The system is to be operational by early next year.

...on-line terminals and a magnetic-stripe card with a central switching device for all KWT. The system is to be operational by early next year. The remaining two-thirds of the customers are supposed to get their... Without the PIN code access to the new gadgets is impossible. Without the PIN code access to the new gadgets is impossible. Without the PIN code access to the new gadgets is impossible.

...on-line terminals and a magnetic-stripe card with a central switching device for all KWT. The system is to be operational by early next year. Over the next four years the Postbank will spend about £1.35 bn on automation, mostly KWT. Four major projects are point-of-sale (POS) terminals and their cards, automatic teller machines (ATM), a credit card and girocard, a home-banking scheme using personal computers.

...on-line terminals and a magnetic-stripe card with a central switching device for all KWT. The system is to be operational by early next year. Over the next four years the Postbank will spend about £1.35 bn on automation, mostly KWT. Four major projects are point-of-sale (POS) terminals and their cards, automatic teller machines (ATM), a credit card and girocard, a home-banking scheme using personal computers.

Word Count: 1,539
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Thursday, June 30, 1986
Financial Times, p VII
LAURA KAHN

Companies have an account with the state-owned bank
Privatisation - half the population and 80 per cent of all Dutch
Survey of Netherlands Banking (10): The Postbank gets ready for

000450067 BOBDAWALF7
DIALOG(R)File 476:Financial Times Fulltext
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5/3/K/16 (Item 3 from file: 476)

are discussed. Alternatives - such as electronically recognised signatures or biometric identification such as finger prints.

9/3/K/18 (Item 5 from file: 476)
 DIALOG(R)file 476:Financial Times Fulltext
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0002022575 BOCCOARERT
 Financial Times Survey: Nordic Banking and Finance - Europe's leaders in
 retail banking revolution - The Nordic banks have now introduced a high
 degrees of automation
 ELAINE WILLIAMS
 Financial Times, p VII
 Tuesday, November 29, 1993
 DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
 Word Count: 1,084

...number, PIN, which is tapped in on the telephone.
 Customers have to tap in a second security code of four digits which
 change every time the service is accessed. A list of 50 numbers is provided
 at a time.

The service allows bank statement enquiries, the transfer of money and
 bill payment. It is also possible to access the service from any country
 which...

...for a country of only 5m inhabitants, Finland also has one of the most
 extensive automated teller machine (ATM) networks in Europe for a
 country of its size. Again, there is a high degree of co-operation between
 banks which shared ATM networks and electronic inter-bank payment
 systems.

The Union Bank of Finland alone spends RM...

...retail outlets, Denmark has, it introduced the 'Danecard', recently, but
 curiously does not have any ATM networks.

In Norway, the commercial and savings banks are looking at the so-called
 intelligent...

9/3/K/19 (Item 1 from file: 613)
 DIALOG(R)file 613:PR Newswire
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 00778544 20020607B1P003 (USE FORM 7 FOR FULLTEXT)
 PR Newswire
 Friday, June 7, 2002 08:59 EDT
 GOVERNMENT CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
 DOCUMENT TYPE: NEWSWIRE
 WORD COUNT: 689

TEXT:

...manage card production and the
 associated authorization services, while reducing fraud through, for
 example,
 the PIN processing feature. An additional benefit is that issuers
 access the
 services through a secured Web browser.

... The company's hardware and software products include solutions for point-of-sale debit/credit/ **NET** /EFT terminals, check readers, smart card

... **NTN**, headquartered in Westborough, MA is a leading provider of both in

About NTN

... the holding company for **BUYPASS** and **MONEY ACCESS SERVICE INC.**, operator of the **MAC(R)** **NTN** network.

DATE: June 12, 1999 12:52 EDT WORD COUNT: 529

National Transaction Network Announces **BUYPASS** Corporation Certification
NEF006 1291608

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DIALOG(R)File 613:PR Newswire
9/3/K/21 (Item 1 from file: 613)

... be able to buy all they want online -- with traditional credit cards or even their **NTN** recognition protected transactions are 100 percent secure.

Credit card fraud has victimized 6 million online shoppers so far, according to...

... able to use their ATM cards without ever having to remember or type in a PIN -- another online threat.

WORD COUNT: 616
DOCUMENT TYPE: NEWSWIRE
GOVERNAT CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Thursday, July 1, 1999 12:01 EDT

PR Newswire
Identification
Allow millions of consumers to shop securely on world wide web with this
Cash Technologies, Inc. forms strategic partnership with Genstar, Inc. to
00134266 19990701PRTH037 (USE FORMAT 7 FOR FULLTEXT)

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DIALOG(R)File 613:PR Newswire

9/3/K/20 (Item 3 from file: 613)

... success points on a truly multi-channel architecture. It also...
Internet
...s, retailers, portals and processors world-wide to drive payments and other financial transactions through **NTN** , POS terminals, phones and
the UK, South Africa, and Australia and operations...

States,
Mosaic Software is a global **NET** company with offices in the United

... yet another step forward for Mosaic Software.

Forward integrates with...

readers, POS printers and secure PIN entry devices. Additional company information is available at www.livint.com. SOURCE: National Transaction Network, Inc.

9/3,K/22 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire (c) 1999 PR Newswire Association Inc. All rts. reserv.

0366923 NYN923
THE MASTERCARD AND CIRRUS ATM NETWORK OFFERS HELPFUL HINTS FOR GETTING CASH WHEN TRAVELING IN THE CARIBBEAN

DATE: May 2, 1991 07:34 EDT WORD COUNT: 566

...before departure. If it has more than four digits, contact your financial institution for a new access code .
-- The keypads on many ATMs in the Caribbean do not include letters, only numbers. If...
...Daily withdrawal limits apply, so check your limit with your financial institution before you leave.

-- ATMs in the Caribbean are found in locations similar to those in the United States. To determine if you can use an ATM in the islands, simply compare the logos on your card to the logos on the ATM . If any of them match, you can use that ATM .

-- As at home, not all ATMs abroad are open 24 hours a day. To be on the safe side, plan to...
9/3,K/22 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire (c) 1999 PR Newswire Association Inc. All rts. reserv.

0356425 NY044
THE MASTERCARD AND CIRRUS ATM NETWORK OFFERS HELPFUL HINTS ABOUT GETTING CASH FROM ATMS WHEN TRAVELING IN THE UNITED STATES OR ABROAD

DATE: April 8, 1991 11:23 EST WORD COUNT: 629
...departure. If it has more than four digits, contact your financial institution to get a new access code .
--The keypads on many foreign ATMs do not include letters, only numbers. If your PIN...

...the prevailing exchange rate so that you can request the amount of money you need.

-- ATMs abroad usually give you a better exchange rate than currency exchanges, banks or hotels because...

9/3,K/24 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications (c) 2006 McGraw-Hill CO. Inc. All rts. reserv.

0619416
 TRAVELER'S CHECKS, GO PLASTIC
 MICHAEL MITCHELL
 Business Week, Number 3413, Pg 128
 February 27, 1995
 JOURNAL CODE: BM
 SECTION HEADING: PERSONAL BUSINESS; CASH CARDS ISSN: 0007-7135
 WORD COUNT: 374

TEXT:

... a credit card. Feed the new TravelMoney card into any of 200,000
 Visa/plu automated teller machines worldwide and get cash back in
 local currency. You say you can do that with your credit card or bank ATM
 card? That's true. But TravelMoney has some features other cards lack.
 Known as a...

... with a service fee of about 28--twice that for most traveler's checks.
 The ATM deducts value from the card as it dispenses cash, at
 near-wholesale currency-transaction rates...
 ...for corporate travelers who find cash-on-a-card a better way to take a
 cash advance.

Available now in limited markets, Visa plans a rollout for TravelMoney
 in June. The cards...

...and if lost or stolen, a toll-free call will disable it. Visa promises a
 new card with a new PIN in 24 hours. One advantage over traveler's
 checks: You can buy two or more...

... traveler's checks worldwide last year, up 5.5%. Amex spokesman Toby
 usnik notes that ATMs dispense wads of muggable cash, which can't be
 replaced. Since many merchants accept traveler...

...do "when you're on some island off the coast of Sri Lanka" with no ATM
 in sight. Similarly, MasterCard International believes the market is too
 limited. We did research and...

Dialog Search

BIC 3600

Set	Items	Description
51	32814	(MONEY OR MONIES OR FUND OR FUNDS) (1N) (TRANSFER?? OR WIRE?? ? OR WIRING) OR EFF OR EFFS OR CASH (1M) ADVANCES?
52	50219	ARM OR ARMS OR ((AUTOMATED OR AUTOMATIC) (1) (TELLER OR TRANS-ACTION OR SERVICE) OR CASH OR MONEY OR BANK) (M) (MACHINE? OR E-TERMINAL? ? OR KIOSK? ? OR DISPENSER? ?) OR ELECTRONIC() (TELLER? ? OR DISPENSE?) (TERMINAL OR KIOSK? ?) OR FULFILLMENT() (DEVICE) (TRANSACTION OR IDENTIF?) (1M) INFORMATION OR (ACCESS OR SEC-URITY OR CONFIRMATION OR AUTHORITY OR AUTHENTICAT? OR APPROVAL? OR VALIDAT? OR VERIF?) (1M) (CODE OR CODES) OR PASSCODE? OR (1D OR IDENTIFICATION) (1M) NUMBER? OR PIN OR PINS
54	2496838	COND OR ZND NEW OR DIFFERENT OR ANOTHER OR ADDITIONAL OR UPDATE? OR SE-
55	1032	53(3N) 94
56	7905	31(4S) 32
57	33	55(4S) 56
58	29	37 NOT PY>2002
59	29	RD (unique items)
File 625:	American Banker Publications 1981-2006/Sep 12	(C) 2006 American Banker
File 266:	Banking Info Source 1981-2006/Sep 01	(C) 2006 Banking Info Source 1981-2006/Sep 01
File 626:	Bond Buyer Full Text 1981-2006/Sep 12	(C) 2006 ProQuest Information
File 267:	Finance & Banking Newletters 2006/Sep 12	(C) 2006 Bond Buyer
File 608:	KR/7 Bus News, 1992-2006/Sep 12	(C) 2006 Dialog
		(C) 2006 Knight Ridder/Tribune Bus News

9/3/X/1 (Item 1 from file: 625)

DIALOG(R) file 625: American Banker Publications
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0266623

* Task Force to Combat 'Skimming' at ATMs

American Banker - July 19, 2002; Pg. 19; Vol. 167, No. 137

EXCERPT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 942

BYLINE:

BY DAVID BRITKOPF

TEXT:

... thing

happened to him, and that the call center told him to punch in the PIN number a second time to begin the transaction. The customer might then the thief see the PIN...

...the person's account.

In one of the latest and most successful scams, thieves bought ATMs and placed them in merchant locations. Though the machines dispensed cash, they also supplied the...

...they needed. To

tell this scam, Mr. Helwig said, it has been proposed that every ATM have an identification number -- the equivalent of a vehicle identification number -- on the back, to...

...some standards

and technologies in place can combat skimming. In one case in New York, ATMs were shut down when the authorities learned that the same card number was being used in different locations around the city at the same time, he said.

(The (ATM) network's fraud devices picked up on that and red-flagged that and shut it...

9/3/X/2 (Item 2 from file: 625)

DIALOG(R) file 625: American Banker Publications
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0255651

* ATM Direct Uses PIN-Based Debit for Online Buying

American Banker - March 1, 2001; Pg. 9; Vol. 166, No. 41

EXCERPT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 730

BYLINE:

BY DAVID BRITKOPF

TEXT:

...use PIN debit cards for online buying, but it is not yet being offered widely. ATM Direct says its product is easier to use than

safe debit because it does not require...

...transaction, there is no evidence that people are clamoring for

PIN-based debit cards online.

ATM Direct's system is not even at the test stage, but it would put a payment icon at a merchant's Web site that would say "ATM Direct." When someone clicked on it, an image of an automated teller machine would pop up. First-time users would be directed to a "secure payment sign-up," where

... on an

on-screen keypad that is meant to mimic the familiar interface of an **ATM**. "People are creatures of habit," said Randy O. Wilkey, chief strategist for **ATM** Direct, which is trying to get its software technology patented. He said the other PIN...

... that the numbers do

not appear in the same places on a nine-digit grid. **ATM** Direct said this feature would make it harder for an interloper to figure out another person's **PIN**.

"Someone would have to stand right behind you to figure out what your PIN is," said Robert Wilner, chief executive officer of **ATM** Direct. A cardholder would get three tries to enter a PIN and after that would...

... to prevent hacking.

After a PIN is entered, the transaction would be routed to an **ATM** network, then sent to the card-issuing bank. Neither the account number nor the PIN would be sent to the merchant or stored on **ATM** Direct's server. **ATM** Direct would store only a customer's digital certificate, which would include the person's...

9/3/X/3 (Item 3 from file: 625)

DIALOG(R) file 625: American Banker Publications
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0062461
Suppliers Overshadowed Bankers at Technobank Exhibition
American Banker - June 24, 1997; Pg. 9; Vol. 152, No. 122

WORD COUNT: 750

BYLINE:
BY JOHN FARREY

TEXT:
... from

Monnaie of Valbonne, France. The readers automatically confiscate cards that are not valid.

* A cash dispenser keyboard from MSB of Markdorf, Germany, which the company said provides more security for personal identification numbers

* A new speed-dial telecommunications terminal from Multitel International of Geneva, which works in conjunction with Multitel...

... of reproducible memory, according to Multitel spokesman Rihad Rahmy.

It can be used for electronic funds transfer, data encryption, and security

access. The computer also can be adapted for cable television payments...

identification number (PIN) into another machine, which will be terminal. At the same time, the customer will punch his personal ATM card, and a POS card, and a POS card, who will insert it into a card (in Germany the plan is to use one card as a Eurocheque card, an

draw to their concept of consensus within the banking sector -- and... implementation: ERTPOS, or electronic funds transfer at point of sale. ... the Bankmarkete is now in the initial stage of planning and

TEXT:

BY ERNEST A. OSERKO

EVLIN:

WORLD COUNCIL: 1/422
American Banker - June 14, 1984, Thursday, Pg. 11
Financial World Innovation Arrives, Slowly But Surely

0029166

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DIALOG(R)File 625:American Banker Publications

(Item 5 from file: 625)

9/3/X/5
... agree the PIN is not an adequately secure identification system and are...
to gain access to their accounts through ATM's. Payment system experts
Bank ATM customers use memorized PIN numbers and magnetic-stripe cards
Government.

National Bank of Indianapolis, which holds an account for the federal
the transfer of funds to the ATM is handled by the merchants
machines.
... been taken of the machine's hand. That physical picture has been coded
onto an ATM access card, which is also needed to gain access to the

device on the machine. This is...
through the ATM system by inserting their hands into a similarly shaped
... About 3,000 trainees at the Army base gain access to their paychecks

physical characteristic. The handprint-reading device for the project...
access to ATM's and the first time users have been identified by a
... apparently is the first time a handprint device has been used to gain

undergoing a five-month trial...
The new ATM, which identifies users by the shape of their hands, is
identification number, or PIN, obsolete.

automated teller machine that threatens to make the personal
... U.S. Army and the Treasury Department have begun a joint test of a new

TEXT:

BY ROBERT B. LIEBERMAN

EVLIN:

WORLD COUNCIL: 631
American Banker - August 8, 1984, Wednesday, Pg. 3
Army's New ATM's Offer Hands-On Training: Government Says It's Thumbs Up So
Far on Device That Identifies Customers by Individual Handprints

0030743

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DIALOG(R)File 625:American Banker Publications

(Item 4 from file: 625)

placed so the PIN cannot be seen by others.
If the...

... will eventually be internationally compatible, as the Eurocheque system now. International compatibility of the **ATM** system is already being tested. **EFPOS** planners envisage use of credit cards within the **EFPOS**...

9/3/X/6 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0004103
Retailers still not sold on point of sale: cite identification process.
Customer Disinterest in Debit Cards
American Banker - January 16, 1984, Monday; Pg. 1
WORD COUNT: 1,404

BYLINE:
BY MICHAEL WEINSTEIN

TEXT:
... The customer enters his personal code on this keypad, as he does when making an **automated teller machine** transaction.
While banks are committed to the PIN because they consider it a secure method...

...retailers dislike PINs.
Electronic cash registers lack the keypads necessary for customers to cover theft. **Identification numbers**, and the **additional** equipment would entail extra costs.
Merchants are universally opposed to underwriting the costs for them.

9/3/X/7 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00426681 175878281 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The **ATM game of musical chairs**

Donnell, David
Credit Card Management, v15, n6, p66-67, Sep 2002 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 934

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... D'Angelo, senior vice president at Milwaukee-based Menavante Corp., the eighth-largest third-party **ATM** driver. "Most of our costs are fixed," says D'Angelo. "As volume grows, you can leverage the price."
Large processors also are looking toward the future, when **ATMs** become commonly used for a much larger variety of fee-based transactions such as cashing...

... transaction revenue for cash withdrawals are not the only reason why processors want to capture **ATM** processing contracts. "The people driving the **ATMs** are saying, 'gee, how can I get more revenue out of this...'" Baker notes.
Concord...
... Corp. are already developing ways to produce multiple revenue sources

from one machine through their **ERT** network acquisitions. The top third-party **ATM** drivers Concord owns the largest personal identification number-based switch network, **Star**. First Data owns the majority stake in the **second** largest **PIN**-based network, **NYCE**. First Data recently sold off and migrated transaction processing on about 10,000 **ATMs** to **NYCE**'s processing platform. That arrangement makes **NYCE** the nation's fifth-largest driver of **ATMs**. Like Concord's strategy for using **Star**, First Data wants to parlay **NYCE**'s network relationships with bank card issuers and **ATM** deploys into more processing business. We've got all the relationships with the big banks...

9/3/X/8 (Item 3 from file: 368)

DIALOG(R) File 368:Banking Info Source

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00401451 75469066 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The case for **PIN**-based debit acquiring

Abbey, Charles Marc
Credit Card Management, v.4, n.4, p.20-26, Jul 2001 DOCUMENT TYPE:
Periodical/Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,814

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... primed for a period of greater commercialization. Of course, **PIN** debit involves consumers utilizing their automated teller machine cards and a personal identification number to effect purchases. **PIN** debit requires hardware, a **PIN**...

... creates similar to a credit card. Unlike such initiatives as e-checks and smart cards, **PIN** debit is neither new nor speculative. **PIN** debit has been around as a concept for better than 20 years and as a...

... of a disappointment for acquirers. In the late 1980s and early 1990s, the regional electronic funds transfer networks set about the task of using the **ATM** infrastructure to launch a new payment form. At the time, the **ERT** networks were in the merchant acceptance position of having tens of millions of outstanding cards but little

As a result, the **ERT** networks adopted merchant-friendly pricing, with low or no interchange rates. Many of the early...

... the disadvantages. Furthermore, we see many recent marketplace developments, which hint at a future for **PIN**-based debit different from the past. Competition in the network industry itself has shifted considerably. The **ERT** networks' core business is arguably a mature business now. This maturation has left the networks with an...

... Certainly, this consolidation has been occurring for many years, but is reaching its end game. **ERT** networks will by definition lose preoccupation with mergers and will focus on organic growth. **PIN**...

9/3/X/9 (Item 3 from file: 368)

DIALOG(R) File 368:Banking Info Source

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00397986 71682395 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Star and Concord catch KRT merger wave

Marlin, Steven

Bank Technology, v38, n4, p6, Apr 2001 DOCUMENT TYPE: Periodical; News LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 716

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Payments superstore combining payment and network services under

one roof.

The merger, the largest in KRT industry history, caps a trend toward

consolidation. Concord owns the Cash Station and MAC networks.

... NICE and Magic Lane, and Money Station and Pulse.

Concord is the nation's largest ATM processor and online debit

acquirer, and the largest POS provider to supermarkets, convenience stores

and...

... to the Star brand over the next three years, creating a network of

180,000 ATM locations.

Star Systems has sought to broaden itself beyond network services into

the world of...

... Conger, president of Mailand, Fla.-based Star Systems, Star is testing

four approaches for using ATM cards to make Internet purchases. The first

employs a traditional ATM card and a card reader/PIN pad-- similar to a

retail POS device-- which is...

... The second approach is SafeNet, a NYCE-developed system in which a

bank customer's ATM card number and PIN are encoded onto a CD-ROM, which

functions exactly like an ATM card in the physical world. When making a

purchase on the Internet, the customer selects...

... card, into the CD drive, and enters an "e-PIN" to perform a transaction

This second PIN is necessary to thwart unauthorized use of the

SafeNet and/or ATM cards.

The third approach, championed by NYCE, uses PKI encryption instead

of a PIN for...

9/3/K/10 (Item 4 from file: 268)

DIALOG(R)/E/16 268:Banking Info Source

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00396481 69240057 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Networks Need Deeper Pockets

Donnell, David

Bank Technology News, p4-6, Mar 2001 DOCUMENT TYPE: Periodical; News

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 758

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... I doubt regulators would be favorable toward that," says Martin.

... It would be like creating another Visa in the world. Moreover,

NYCE's market overlaps that of Concord's MAC network in several Northeast

...

... says one source.

Traditional credit and signature-based debit card processors could

...

...

...

...

...million accounts on file, has had little since 1993 to the rise and decline national **ATM** networks for transactions initiated with credit cards. Expanded with those marks, it was more problematic to process PIN-based POS debit because of the need to link with multiple regional **ATM** networks, the EBT arena, which...

...cards we can take the PIN-based transactions as well as process the bank-driven **ATM** cards that are primarily PIN-based. It also gets us into affiliation with M1 Data. This opens many other doors...

... offers multiple prepaid debit products in-house, total expects to deliver into a variety of new **PIN**-based debit markets through the (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank Network News, v18, n23, Apr 27, 2000 DOCUMENT TYPE: Periodical
 News LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 1,281
 0038324 53430868 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 Offline processors tackle an online debit future
 Anonymous
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 DIALOG(R)File 268:Banking Info Source
 9/3'/K/11 (Item 6 from file: 268)

...their card-carrying bank into their computer's CDROM drive. They then key in a password **different** from their card **PIN** to activate the disc. Once activated, consumers initiating payment on participating merchant sites choose debit...

... processing...

... integration and enterprise-networking services provider, ANI Services, a San Diego-based company that services **ATMs** and other cash-dispensing machines; V-OF Network, a Los Angeles-based secure-payment processing...

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank Network News, v19, n2, p1,4+, Jun 8, 2000 DOCUMENT TYPE: Periodical
 News LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 1,847
 0038373 55163969 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 Vendors await Web rules for real-time debit sales
 Anonymous
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 DIALOG(R)File 268:Banking Info Source
 9/3'/K/11 (Item 5 from file: 268)

... to the Bellevue, WA-based TransAffiance network, which in 2000 was the fifth largest regional **ATM** network. EDS had already owned 50% of TransAffiance and the company provides transaction processing services...

... began to offer PIN-based debit processing services. In another recent network purchase by an **ATM** transaction processor, Plano, TX-based EDS Corp. bought out the 50% interest of 21 west

use a large **ATM** network to bolster their economies of scale, as Concord EDS has done, both filter data...

Verbal says, "We decided to go with M&T because it has all the...debit cards in which unbanked employees receive a debit card to access payroll funds at **ATM** and online debit POS terminals, and stored-value cards supplied by insurance companies to settle..."

9/3/K/13 (Item 7 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00374137 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banking the 'unbanked',

Newark, Christine M.

Independent Banker, v49, n10, p15-16, Oct 1993 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext

WORD COUNT: 00871

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... is established.

A separate account, the 'Access' account, is another option that provides an **additional** **ATM**-based card to individuals that allows them to send money to a foreign country, Gunn explains that rather than incurring a wire transfer cost, Access accountholders can automatically have money **transferred** from their Directo account to their Access account. That money is then available to...

9/3/K/14 (Item 8 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00320894 (USE FORMAT 7 OR 9 FOR FULLTEXT)

How to stop a debit card from draining your account

Black, Brian

Money, v26, n11, p45-47, Nov 1997 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00931

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Your **ATM** card may now be a souped-up debit card. Take a close look at your **ATM** (**automated teller machine**) card: It has probably morphed into a debit card. Over the past three years, most banks have converted their basic **ATM** cards to combination **ATM** /debit cards. You know your card's a hybrid if it bears a Visa or...

...bank's name. These combo cards can be used for purchases as well as for **ATM** transactions. But the debit feature makes these cards a lot less safe. Here's why: When using an **ATM** , you must enter a personal identification number (PIN). But when you make a purchase with...

...uncomfortable with that risk, consider asking your bank to switch you back to a basic **ATM** card. (By the way, you may still be able to pay for some purchases with your **ATM** card; many supermarkets and gas stations, as well as the U.S. Postal Service, Super X Mart Centers and Wal-Mart Stores, are hooked into **ATM** networks. When you use your **ATM** card at one of those outlets, you must still enter a PIN.) **Another** option may be to lower the spending ceiling on your debit card, thus reducing the...

...a money-market account that is not linked to your debit card. That way,

9/3/K/17 (Item 11 from file: 268)
 DIALOG(R)File 268:Banking Info Source
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Although the costs associated with a full-blown call...
 ATM Locator feature with account map retrieval.
 openings for savings, checking, loans, CDs and IRAs; bill payments, to an
 options ranging from historical transaction information / new account
 ...their call center environments. The software package offers a number of
 savings accounts, apply for loans, pay off credit card balances and the...
 balances; customers can authorize funds transfers, open checking and
 that a bank can offer through the phone. Beyond retrieving account
 (USE FORMAT 7 OR 9 FOR FULLTEXT)

WORD COUNT: 62233
 Fulltext
 Article Article Type: Feature LANGUAGE: English RECORD TYPE: Abstract
 Bank Technology News, v13, n1, p1,25+, Jan 1996 DOCUMENT TYPE: Journal
 Kojer, Dennis
 Answering the high-tech call
 0027244 (USE FORMAT 7 OR 9 FOR FULLTEXT)
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 DIALOG(R)File 268:Banking Info Source
 (Item 10 from file: 268) 9/3/K/16

For more information about the SED...
 number of transaction types of business.
 bank's toll-free credit card processing number. ATM card processing
 materials and transfer funds, SED users will be able to dial into the
 ... involve merchants will be able to use the SED to pay suppliers, order
 built into the...
 encryption device that typically costs \$150 to \$200. The PIN encryption is
 ATM cards without having to purchase the standard additional PIN
 since SED is an encryption device, these merchants will be able to accept
 available to the merchants by using SED's open industry architecture.
 Chittenden has plans to make debit card and ATM card processing
 looking ahead
 ... first month of using SED."
 (USE FORMAT 7 OR 9 FOR FULLTEXT)

WORD COUNT: 60839
 LANGUAGE: English RECORD TYPE: Abstract Fulltext
 Bank Marketing, v28, n2, p35, Feb 1996 DOCUMENT TYPE: Journal Article
 Porter, Jennifer L
 SED's encryption unit helps banks reach small merchants
 0028379 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 (c) 2006 Program Information. All rts. reserv.
 DIALOG(R)File 268:Banking Info Source
 (Item 9 from file: 268) 9/3/K/15

You can transfer funds to your checking account while you wait for your
 money to be returned.
 >You may...

0091 014

from loss...

...from counterfeits.

But shoulder surfing has changed the equation. Crooks have staked out open-air **ATMs** and surreptitiously filmed cardholders entering PINs. When a cardholder leaves his or her receipt at the **ATM**, it gives the shoulder-surfer the opportunity to counterfeits the card, giving unlimited access to...

...respective with them," says Thomas Honey, an executive vice president with the newly formed Inflight **ATM** network. Shoulder surfing is not the only technique for getting card numbers and PINs. One scam involves setting up a fake **ATM** or even a fake business. A consumer will buy a T-shirt from a traveling...

9/3/X/10 (Item 13 from file: 268)

DIALOG(R)File 368:Banking Info Source (c) 2000 ProQuest Information, All rts. reserv.

00003623

PIN management & **ATM** security

Anonymous

Revolving Credit/Funds Transfer Letter, p3-4, Mar 30, 1994 LANGUAGE: English RECORD TYPE: Abstract

...Abstract: lose their access code, it is not necessary to issue a new card and a new Personal Identification Number (PIN) since technically, a random PIN can be generated. According to Susan Ashby, senior vice president...

...First Interstate had no losses. Regulation E places a greater burden on financial institutions when **ATM** losses are due to negligence, for the consumer's negligence is not considered when determining liability. Also reported that one-third of **ATM** fraud is perpetrated by family members and visitors to the home.

9/3/X/20 (Item 1 from file: 267)

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00003665

STAR JOIN NYCE IN SAFEDERIT PROGRAM

ATM Report

March 22, 2000 VOL: 23 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1367

RECORD TYPE: FULLTEXT

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TEXT:

...scheduled in the future to over 110 million

cardholders. There's a couple of other **ATM** networks that have some other visitors that are very interested in the product also, but...

...We are offering it to retailers who are part of our network who accept our **ATM** debit card for payment at the point of sale, but who also have

Web sites...

...network will be preparing its infrastructure and recruiting participants to the effort, Spaa says.

Extending **ATM** Card Design To The Net

Safedebit, which NYCB announced last December, is modeled on the existing **ATM** /debit card design. Participating financial institutions will issue customers a Safedebit CD-ROM disk that is similar in shape to an **ATM** /debit card, and a personal identification number (PIN) called an "e-PIN". When the consumer...

...their e-PIN for authorization. The Safedebit transaction is then routed through the designated

online **ATM** network, including NYCB and Star. NYCB and Star officials believe

that this system, which is... a plastic card. A couple of days later they'll get a mailer with their new "e-PIN" on it.

Again a very familiar thing. When they go to a merchant site and... ..and put it into their CD-ROM drive, just like they put it

into the **ATM** today, and enter their PIN, just like they enter their PIN in the

ATM world."

Boosting Debit Transaction Volume

The heart of **ATM** networks' business case for debit over the Internet is

in the numbers - market projections that...

...online debit transaction volume - and fee income.

"It's a huge opportunity - not only for **ATM** networks, but financial institutions that are providing the consumers the services, for all of the

...

9/3/X/21

(Item 2 from File: 267)

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04553360

STAR TEAMS WITH NYCB ON SAFEDEBIT

Card News

MARCH 22, 2006 VOL. 15, ISSUE 6 DOCUMENT TYPE: NEWSLETTER PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1403 RECORD TYPE: FULLTEXT

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TEXT:

...Safedebit in the future to over 110 million cardholders. There are a couple of other **ATM** networks that have some

other

CRS

12-Sep-06

9/3, K/22 (Item 3 from file: 267)
DIA/DG(R)File 367: Finance & Banking Newsletters
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...service not only to retailers who are part of its network and accept the STAR **ATM** debit card for payment at the point of sale, but also to merchants who have...
...network will be preparing its infrastructure and recruiting participants in the effort, says...
Extending **ATM** card design to the Net
Safedebit, which NYCE announced last December, is modeled on the existing **ATM** /debit card design. Participating financial institutions will issue their customers a Safedebit CD-ROM disk that is similar in shape to an **ATM** /debit card, and a personal identification number (PIN) called an "e-PIN". When the consumer...
...their e-PIN for authorization. The Safedebit transaction is then routed through the designated online **ATM** network, including NYCE and STAR. NYCE and STAR officials believe that this system, which fits into a plastic card, a couple of days later they receive a wallet with their new e- **PIN** on it. "Again, a very familiar thing," says Tomaszewsky. When they go to a merchant...
...and put it into their CD-ROM drive, just like they put it into the **ATM** today, and enter their PIN, just like they enter their PIN in the **ATM** world."
Challenging Credit Card Security
Although Web retailers use high-test security like Secure Sockets will proceed with conducting transactions again.
Benefits to **ATM** Networks and Financial Institutions
The heart of **ATM** networks' business case for debit over the Internet is in the numbers -- market projections that...
...online debit transaction volume -- and fee income. "It's a huge opportunity -- not only for **ATM** networks, but also financial institutions that are providing the consumers the services, and for all...

04341516

SABATOGA NATIONAL BANK FIRST TO GO WITH VISA CHECK CARD II

REF REPORT

November 4, 1998 VOL: 21 ISSUE: 22 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 324

RECORD TYPE: FULLTEXT

(C) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

..Cards

already in the hands of about 400 to 450 customers are PIN-enabled for automated teller machine use through the Citicorp and Plus networks.

So

the bank's card processor, Equifax (EQX) of Atlanta, only has to make sure the processing software identifies the card's bank identification

number for the new

type of transaction.

The transition to the Visa online debit card isn't difficult for Sabatoga for another reason as well: The bank isn't a member of a regional EFT network for point-of-sale transactions. Visa prohibits

competing marks from appearing on the new.

..Forman, spokeswoman for San Francisco-based

Visa. "So if other institutions have not supported other EFT network online programs, then the card as it's modeled now doesn't conflict

with.

..wherever her local network is, she would

have to replace cards."

Sabatoga issues about 250 ATM -only cards marked by the tiny Instant Teller EFT network, but Roucke says Instant Teller handles only about 3 percent of the ATM transactions. Sabatoga didn't use Instant Teller for online POS, and Roucke says the bank.

..Roucke says. "If our customers can

utilize our cards in a wide enough variety of ATMs, what does it gain us?" (Susan Forman, Visa, 650/432-3510; Mary Koucke, Sabatoga National

9/3/X/23

(Item 4 from File: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04340056

WITH VISA, MASTERCARD ON THE ROPE, DO REGIONALS GET THEIR GROOVE BACK?

REF REPORT

October 21, 1998 VOL: 21 ISSUE: 21 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 317

RECORD TYPE: FULLTEXT

(C) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

When Visa U.S.A. announced the new PIN -protected Check Card II, with its exclusive interchange rate for issuers and prohibition against competing.

..state marks on the card, it looked like time to create alternatives for the regional EFT networks.

But not everything has gone according to plan for San Francisco-based Visa. The...

...but so far not a single financial institution has announced plans to issue them (**ENR** , Oct. 7, p. 3).

Besides that, the U.S. Department of Justice two weeks ago...

...So what's the network? Can they get their groove back? After all, they built the **ATM** and online debit point-of-sale networks Visa happily would replace. Banks sank a lot...

...can connect some Dr. Frankenstein stuff to it and make it come alive again. Some **ENR** experts propose networks raise their merchant interchange rate - now between 3 and 12 cents - to...

...Debit-based Mac network recently raised its rate from 6.5 cents to 10 cents (**ENR** , Sept. 9, p. 8).

But Rosemeade has a more radical idea: He believes the network... ..but you'll be alive. I have been loudly suggesting a national settlement system for **ATMs** and debit for years - something that is clearly delineated in the consumer's mind. When...

9/3/K/24 (Item 5 from file: 267)

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04525697
VISA FINDS ONLINE INFRASTRUCTURE DIFFICULT TO INSTALL IN ASIA/PACIFIC
ENR REPORT
October 7, 1998 VOL: 21 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH
WORD COUNT: 1127
RECORD TYPE: FULLTEXT

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TEXT:

...region.
Detailing MasterCard's strategy for Maestro in Asia/Pacific in the last issue of **ENR** Report (**ENR** , Sept. 23, p. 4), Maestro President of Asia/Pacific Andre Sekulic chided Visa for its...
...Asia/Pacific region, responded by saying Sekulic misrepresented the marketplace. In this exclusive interview with **ENR** , Kapoor says while MasterCard may have more Maestro cards than Visa has debit cards in...
...than 50 percent annually.
By March 1998, Electron generated an annual volume of \$121 billion.

ENR : What are Asia/Pacific issuers looking for in debit cards?

Kapoor: Asia/Pacific banks have actually wanted a PIN-based debit card scheme because following on from the **ATM** cards, they've also had the belief that a PIN-based point-of-sale system...
...easily to both have been less than successful in providing that

ubiquitous acceptance location infrastructure.

ERT : why?

Report: Because it's expensive and many banks that are acquirers, that own those...

...around the world: Are PIN-

based systems actually more impervious to fraud than a non-PIN-based terminal? Different banks in different regions have different perspectives. Some believe they don't need PIN-based...

...and banks in Europe. Even in the U.S. they are very comfortable with signatures.

ERT : But online debit is rising significantly in the United States, and I think from a...PIN-based system. That it doesn't provide security, and there's no business case.

ERT : How about Interlink?

Report: Interlink, it's a PIN-only product and we have roughly...

...about \$460 billion. Ninety-five percent of that volume is Visa Debit and Visa Electron.

ERT : Who has the better percentage of the marketplace in Visa/Debit? I'm not seeing...

9/3/R/23 (Item 6 from File: 267)

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045326766

SCRAMBLE ON AFTER STAR SYSTEM/HONOR MEXICO Regional Networks To Intensely Battering Efforts As Competition Heats Up

ERT REPORT

July 29, 1998 VOL. 21 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1376

RECORD TYPE: FULLTEXT

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TEXT:

The recent blockbuster merger between the two largest super-regional ERT networks in the country likely will set into motion another round of major industry consolidation...

...yet, but well on its way to being that.

The kind of coast-to-coast automated teller machine and point-of-sale network Star/Honor represents long has been predicted by the ERT industry. In the early 1980s, there were more than 200 shared or proprietary networks. By... financial institutions and 75 million cardholders.

"I think it's good for the industry," says ERT consultant Ron Rawson, president of R.C. Rawson Co. in San Francisco. "It makes

...long-term strategies. It doesn't mean it's going

to be easy."

For regional **ERT** networks, Rawson sees the Star/Honor merger as a wake-up call that there may...

...has grumbled

publicly about the failure of Cash Station and Magic Line to come together (**ERT** , July 30, 1997, p. 1). Despite several close calls, the leaders of the two networks...

... with Columbus, Ohio-based Banc

One (ONE), creating a bank with more than 19,000 **ATMs** . While Magic Line has incorporated four smaller regional players since 1993, a larger merger is... community banks rely on their networks for card processing, the

latest in technology and other **ERT** services.

"The regional are very effective resellers to small- and medium-size institutions," says **ERT** consultant Lee Mankoff of First

Annapolis in Luthytown, Md. "Do you need them all? Probably..."

...a press release.

Congress, 51, who will assume command of Star/Honor, did not return **ERT** phone calls. Honor President Tom Benning, who also declined to comment for this story, will...

...1999.

When that occurs, Star/Honor will emerge as a juggernaut. More than 10,000 **ATMs** and 250,000 merchant POS locations in 26 states and Washington, D.C. It also will offer bank off-line debit card processing, card production, **ATM** services and gateway access to home banking and national networks.

Star/Honor, with its near...

...leaving banks to place regional POS marks,

such as Honor and Star system, on the new personal identification number-based card. To lure banks away from their network-branded online debit cards, Visa...Members: More than 3,700 financial institutions.

Cardholders: 79 million.

Outlets: More than 75,000 automated teller machines ; 250,000 point-of-sale locations.

Transactions: More than 190 million monthly projected.

Source: Star...

...with Star last week. She

was out of the country and unavailable for comment as **ERT** went to press.

In February, Star President Ron Conrad told **ERT** he was unhappy with the frequent changes in leadership at DEPS, but not the

processing (**ERT** , Feb. 25, p. 3). (See Bennington, DeJure, 612/483-7140; NIKKI Waters, Star System, 619/334-4774.)

Source: **ERT**

9/3, K/36 (Item 7 from file: 267)

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...zero fraud, zero chargebacks, and the merchants will tell you they work very well.

SP: You have to...
 ERT: Visa's not a stupid organization. Why would they do this? weighed very carefully.

...industry. And I think that's something that needs to be...
 SP: I think you're inviting regulatory review and...
 ERT: What do you think they are? What are the implications if competition raises prices? Is changing? Have to raise their fees to match or go above what the market and the second thing is, what is the regulatory response if shared ERT... the case.

...enters an environment, normally prices...
 ERT: When you talk in terms of competition, when a competitor expensive than what's in the marketplace.
 be more
 partners (the New York-based law firm... a new product that arguably could ERT: One consultant I was talking to said Constantine & whether they will do that.
 ...out of these regional systems. It remains to be seen
 SP: The national systems don't support...
 ERT: Could they do them through the national systems? through the national systems. Who's going to do that? today that aren't done
 ...apparent they're...
 ERT: Well I know the rates next week. I think it's pretty requirements are going to be.
 ...the fee is going to be and what the participation
 the pricing...
 SP: Well, it's premature to understand that until we fully know ERT: What does Visa's new product mean to the ERT industry?
 about the potential impact of Visa's announcement;
 after his surprising presentation, Paul sat down with ERT to talk
 country. Paul is one of the most outspoken executives in the industry.
 as president of Pulse, the fifth-largest ERT network in the
 more than that on his mind.
 surprising at the NACB Electronic Delivery Conference, he had a lot
 association, was in New York last week to make a presentation on ATM
 transaction business of the country's regional ERT networks. So while
 based check card appears to be a direct threat to the point-of-sale
 NEW YORK - Visa's new online, personal identification number -

TEXT:

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04534192
 ERT REPORT
 DATE 21.12.98
 VOL 21 ISSUE 11 DOCUMENT TYPE: NEWSLETTER
 PUBLISHER: PHILIPS BUSINESS INFORMATION
 LANGUAGE: ENGLISH
 WORD COUNT: 1028
 RECORD TYPE: FULLTEXT

PULSE PRESIDENT PAUL PREDICTS COMPLICATIONS IN STORE FOR VISA

BIOMETRICS EVOLVES TO PROTECT PRIVACY

00001144

9/3/X/28 (Item 9 from file: 267)
 DIALOG(R) file 267: Finance & Banking Newsletters
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Source: ERI

ComputerSec (CSC), First Union (FNU),
 ComputerSec, Hypercom, Mag-Tek, Rascal,
 Rainbow Technologies, VeriFone (VFI).

processors.

activation and PIN selection terminals for card maintenance and
 distribution; debit terminals; ad-in PCT cards; cryptographic
 \$50,000, and handle from 20 to 300-plus transactions per second; card

have a to
 taking their cache and leveraging [it] for B-commerce, they certainly
 niche in the financial industry. They are the ATM backbone. By
 believes Tandem and Aetia have "a great

yet, as in any close family.

all ATMs; Aetia has had a huge share of the market.
 based Tandem Computers Inc. (TDM), whose servers are in 80 percent of
 Corporation, Calif.

TEXT:

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LANGUAGE: ENGLISH
 WORD COUNT: 557
 PUBLISHER: BRITISH BUSINESS INFORMATION
 VOL: 20 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER
 June 18, 1997
 ERI REPORT

AETIA SECURING INTEREST POSITION

00026881

9/3/X/27 (Item 8 from file: 267)
 DIALOG(R) file 267: Finance & Banking Newsletters
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Colorado.

transactions per month between 2,000 member institutions in Arkansas,
 notes; Pulse switches nearly 30 million ATM and point-of-sale
 Education; Bachelor of Arts; St. Louis University.

Association.

Electronic Funds Transfer

Houston, Texas; 77002 Phone: 713/223-1400 Fax: 713 now a part of the
 Company; Pulse ERI Association 600 Travis Street Suite 4600
 Title: President and CEO

who: Stan Paul

Player profile

search.

...probably is a

consequence. Let's that in...

ERI: One of the things also stressed is decreased liability for
 consumers.

...can be hooked up to your home computer or phone.
 "You'll be able to transfer funds from bank accounts or access an
 ATM from your kitchen," he said.
 (c) 1997, Journal-World, Lawrence, Kan. Distributed by Knight-Ridder

allow users to access information on...
 Another future consideration includes a hand-held device which will
 finger print could be requested rather than a PIN number," he said.
 "and when it came to a large money transfer with the card, a
 ...TEXT: ...retina security system could be added. For example,

533918 GARY NUMBER: 3573 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 KANSAS COMPANY TO INTRODUCE ATL-IN-ONE BANKING CARD
 Julie Ryan
 Journal-World (Lawrence, Kansas)
 Jan 16, 1997 20:12 E.T.
 DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
 WORD COUNT: 0819

9/3/K/29 (Item 1 from file: 608)
 DIALOG(R) file 608:K/R/T Bus.News.
 (c) 1996 Knight/Bidder/Tribune Bus News. All rts. reserv.
 533918 GARY NUMBER: 3573 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 KANSAS COMPANY TO INTRODUCE ATL-IN-ONE BANKING CARD
 Julie Ryan
 Journal-World (Lawrence, Kansas)
 Jan 16, 1997 20:12 E.T.
 DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
 WORD COUNT: 0819

...of the technology)
 however, Tomko said it can be as little as \$1 per user. ATM security
 experts call RFL that biometric could be the answer to PIN misuse and
 stolen ATM cards. (Gary Schreiber, ATM security specialist,
 612/255/4254; Deborah Morgan, Mytec Technologies, 416/366-7735.)
 The Mytec True Recognition System uses optical computing
 technology and biometric encryption to...
 TEXT:

Mytec Technologies Inc., of Don Mills, Ontario, is targeting
 automated teller machine (ATM) manufacturers concerned about
 identification number (PIN) fraud with its new biometric products.
 (c) PHILIPS PUBLISHING INTERNATIONAL All rts. Reserv.
 1996 19 1996 VOL: 19 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER
 PUBLISHER: PHILIPS BUSINESS INFORMATION
 LANGUAGE: ENGLISH WORD COUNT: 197 RECORD TYPE: FULLTEXT

Item	Description
81	123927 (MONEY OR MONIES OR FUNDS) (IN) (TRANSMISSIONS OR WIRE)
82	369553 ? OR WIRING) OR FRT OR CASH (IN) ADVANCE
83	523091 ACTION OR SERVICE) OR CASH OR MONEY OR BANK) (M) (MACHINE) OR E- TERMINAL? ? OR KIOSK? ? OR DISPENSER? ? OR ELECTRONIC) (TERMINAL? ? OR DISPENSER? ?) (TERMINAL? ? OR KIOSK? ?) OR FULFILLMENT) (DEVICES (TRANSACTION OR IDENTIFICATION) (INFORMATION OR ACCESS OR SECURITY OR CONFIRMATION OR AUTHORITY OR AUTHENTICATION OR APPROVAL) OR VALIDATION OR VERIFICATION) (IN) (CODE OR CODES) OR PIN OR PIN OR IDENTIFICATION) (IN) (NUMBER) OR PIN OR PIN 84 26392419 NEW OR DIFFERENT OR ANOTHER OR ADDITIONAL OR UPDATE? OR SE- COND OR 2ND
85	16163 S3(M)S4
86	25087 S1(4S)S2
87	156 S3(4S)S6
88	87 S7 NOT PY>2002
89	56 RD (unique items)
90	20331 S1(2S)S2
91	134 S5(4S)S10
92	72 S11 NOT PY>2002
93	46 RD (unique items)
File	9:Business & Industry(R) Jul/1994-2006/Sep 11
File	275:Gate Group Computer DB(TM) 1983-2006/Sep 11
File	2006 The Gate Group
File	621:Gate Group New Prod-Annou. (R) 1985-2006/Sep 11
File	2006 The Gate Group
File	636:Gate Group Newsletter DB(TM) 1987-2006/Sep 11
File	2006 The Gate Group
File	16:Gate Group PROMT(R) 1990-2006/Sep 11
File	2006 The Gate Group
File	160:Gate Group PROMT(R) 1972-1989
File	1999 The Gate Group
File	146:Gate Group Trade & Industry DB 1976-2006/Sep 11
File	2006 The Gate Group

13/3'x/1 (item 1 from file: 3)
 DIALOG(R)File 9:Business & Industry(R)
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 02620692 Copley Number: 2633985 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 The ATM Game of Medical Chaire

Credit Card Management, v 15, n 6, p 66
 September 2002
 DOCUMENT TYPE: Journal; Survey; ISSN: 0896-9329 (United States)
 LANGUAGE: English; RECORD TYPE: Fulltext
 WORD COUNT: 910

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the success cash and finance 1998 last fall.

The result of this aggressive pursuit of ATM transaction processing and settlement volume has driven down the per-transaction price of processing services...

...this took bottom of 1.5 cents per transaction to some cases, sources well ATM related news. The lowest processing price two years ago was said to be 3 cents per transaction. "If you look at the economics behind the ATM today, you have fewer players and the pricing is definitely coming down," says Jeffrey B. Baker, ERI analyst for Minneapolis-based U.S. Bancorp fiber delivery.

But higher transaction volume enables most...

...D'Angelo, senior vice president at Milwaukee-based Metavante Corp., the eighth-largest third-party ATM driver. "Most of our costs are fixed," says D'Angelo. "As volume grows, you can leverage the price."

Large processors also are looking toward the future, when ATM become commonly used for a much larger variety of fee-based transactions such as cashing...

...transaction revenue for cash withdrawals are not the only reason why processors want to capture ATM processing contracts. "The people driving the ATM are saying, 'gee, how can I get more revenue out of this...'" Baker notes.

Concord...

...Corp. are already developing ways to produce multiple revenue sources from one machine through their ERI network acquisitions.

Concord owns the largest personal identification number-based switch network. Star, First Data owns the majority stake in the second largest ATM-based network, NYCE. First Data recently sold off and migrated transaction processing on about 10,000 ATMs to NYCE's processing platform. That arrangement makes NYCE the nation's fifth-largest driver of ATM. Like Concord's strategy for using Star, First Data wants to parlay NYCE's network relationships with bank card issuers and ATM deployers into more processing business.

"We've got all the relationships with the big banks..."

13/3,K/2 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02780207 Supplier Number: 25304380 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Task Force to Combat 'Skimming' at ATMs

American Banker, v 167, n 137, p 10

JULY 19, 2002

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 918

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...thing happened to him, and that the call center told him to punch in the PIN number a second time to begin the transaction. The customer might then let the thief see the PIN...

...the person's account.

In one of the latest and most successful scams, thieves bought ATMs and placed them in merchant locations. Though the machines dispensed cash, they also supplied the... they needed. To foil this scam, Mr. Helwig said, it has been proposed that every ATM have an identification number -- the equivalent of a vehicle identification number -- on the back, to...

...some standards and technologies in place can combat skimming. In one case in New York, ATMs were shut down when the authorities learned that the same card number was being used in different locations around the city at the same time, he said.

The (EFF) network's fraud devices picked up on that and red-flagged that and what it...

13/3,K/3 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02617652 Supplier Number: 25082805 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Nationwide prepares major CRM initiative

(Customer relationship management solution being launched by Nationwide Building Society)

Bank Marketing International, n 136, p 1

December 12, 2001

DOCUMENT TYPE: Newsletter ISSN: 0791-2765 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 846

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...two in Swindon and one in Northampton - and its other distribution channels including the Internet, ATMs and IDTV.

The system will give customer advisers throughout the organisation a

13/3,X/5 (Item 5 from file: 9)

Competition in the network industry itself has shifted considerably. The **ATM** networks' core business is arguably a mature business now. This saturation has left the networks with an...
 Furthermore, we see many recent marketplace developments, which hint at a future for **ATM**-based debit **different** from the past.

As a result, the **ATM** networks adopted merchant-friendly pricing, with low or no interchange rates. Many of the early...
 numerous acceptance.

In the late 1980s and early 1990s, the regional electronic **funds transfer** networks set about the task of using the **ATM** infrastructure to launch a new payment form. At the time, the **ATM** networks were in the position of having tens of millions of outstanding cards but little

...of a disappointment for acquirers.

than 20 years and as a...
 new not speculative. **PIN** debit has been around as a concept for better Unlike each initiative as a-checks and smart cards, **PIN** debit is neither... drafts similar to a credit card.

PIN debit requires hardware, a **PIN**...
 Of course, **PIN** debit involves consumers utilizing their **automated teller machine** cards and a personal identification number to effect purchases. **ATM** debit requires hardware, a **PIN**...
 ...primed for a period of greater commercialization.

TEXT:

(USE FORMAT 7 OR 9 FOR FULLTEXT)

WORD COUNT: 1757
 LANGUAGE: English RECORD TYPE: Fulltext
 DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
 Only 2001
 Credit Card Management, v. 14, n. 4, p. 29+

(**PIN**-based debit could be primed for a period of greater commercialization)
 The Case for **PIN**-Based Debit Acquiring
 02487003 Supplier Number: 24906605 (USE FORMAT 7 OR 9 FOR FULLTEXT)

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 DIALOG(R)file 9:Business & Industry(R)
 13/3,X/5 (Item 4 from file: 9)

single view of...
 In April of this year, Nationwide launched an internet TV service to let
 bill payments and order a new replacement **PIN** number.
 last is transactions. **transfer money** between accounts, view and make
 ...a current account and supported phone to view account balances and their

TEXT:
...cards we can take the PIN-based transactions as well as process the bank-driven **ATM** cards that are primarily PIN-based. It also gets us into the **ATM** arena, which...
...million accounts on file, has had links since 1993 to the Plus and Cirrus national **ATM** networks for transactions initiated with credit cards branded with those marks; it was more problematic to process PIN-based POS
...offers multiple prepaid debit products in-house. Total expects to delve into a variety of new **PIN**-based debit markets through its affiliation with Met Data. This opens many other doors...

(USE FORMAT 7 OR 9 FOR FULLTEXT)

13/3/X/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02147085 Supplier Number: 25679052 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Offline processors tackle an online debit future
(First Data and Total System Services have both introduced online debit processing services; Total System Services has 206 mil accounts)
Bank Network News, v 18, n 23, p 3+
April 27, 2000
DOCUMENT TYPE: Newspaper ISSN: 1063-4428 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1349

TEXT:
...that the numbers do not appear in the same places on a nine-digit grid. **ATM** Direct said this feature would make it harder for an interloper to figure out another person's **PIN**.
Someone would have to stand right behind you to figure out what your **PIN** is," said Robert Widner, chief executive officer of **ATM** Direct. A cardholder would get three tries to enter a **PIN** and after that would...
...to prevent hacking.
After a **PIN** is entered, the transaction would be routed to an **ATM** network, then sent to the card-issuing bank. Neither the account number nor the **PIN** would be sent to the merchant or stored on **ATM** Direct's server.
ATM Direct would store only a customer's digital certificate, which would include the person's...

(USE FORMAT 7 OR 9 FOR FULLTEXT)

DIALOG(R)File 9:Business & Industry(R)
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02369966 Supplier Number: 24778897 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ATM Direct Eyes PIN-based debit for online buying
(**ATM** Direct (Dallas, TX) is creating a system which allows internet shoppers to use their PIN-based debit cards to make purchases)
American Banker, v 166, n 41, p 9
March 01, 2001
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 696

debit because of the need to link with multiple regional EFT networks. Several say, "We decided to go with M1 because it has all the...

13/3,K/7 (Item 7 from file: 9)

DIALOG(R)file 9:Business & Industry(R)

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01683089 Supplier Number: 24371884 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mergers of EFT networks spread to EFT networks

(Mergers of EFT networks star system and honor will establish coast-to-coast EFT network provider and may spur consolidation activity among US payments networks)

Electronic Payments International, n 134, p 11

September 1998

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 814

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

"Now Star will reinvest the earnings, which are likely to dwarf all other for-profit EFT networks.

Earnings will be generated largely from processing ATM and POS transactions, and the new organization's monthly switch volume of 192

million EUR...

...challenge to Visa.

Visa will prohibit issuing banks from placing regional POS marks on its new PIN-based product, and has set its POS interchange rate at 0.55

percent of transaction...

"...then it is merging with Banc One - creating a network with more than

10,000 ATM's.

Sharing such a network with multiple brands is "confusion without reason", according to one EFT...

13/3,K/8 (Item 8 from file: 9)

DIALOG(R)file 9:Business & Industry(R)

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01632759 Supplier Number: 24230270 (USE FORMAT 7 OR 9 FOR FULLTEXT)

building a debit bridge over a wide price gap

(Cardholders initiated about 1.44 billion online debit POS transactions in 1997, including 219 million interlink transactions, up 31% from 1.1 billion transactions at end-1996)

Debit Card News, v 3, n 20, p 1+

April 14, 1998

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1166

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

"...could force regional networks to make their online POS interchange to

retailers, says one RFT executive. In fact, he says, "this could be a product positioned to do nothing more...
...yes reached agreement on any plan.

He notes there are significant obstacles to introducing a new PIN-based Visa debit product. Visa would have to spend significant sums on consumer education and...

13/3/K/9 (Item 9 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserved.
Supplier Number: 23770535 (USE FORMAT 7 OR 9 FOR FULLTEXT)
01173273

KANSAS COMPANY TO INTRODUCE ATL-IN-ONE BANKING CARD
(TourNet Inc tests banking card called TourNet card, which can be used to do everything on a local basis, including checking out a library book)
Journal-World, p R/A
January 16, 1997
DOCUMENT TYPE: Regional Newspaper (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 680
(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...define security system could be added, for example.

"And when it came to a large money transfer with the card, a finger action could be requested rather than a PIN number," he said.

Another feature consideration includes a hand-held device which will allow users to access information on...

...can be hooked up to your home computer or phone.

"You'll be able to transfer funds from bank accounts or access an ATM from your kitchen," he said.

13/3/K/10 (Item 10 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserved.
Supplier Number: 23361002 (USE FORMAT 7 OR 9 FOR FULLTEXT)
00829592

a relationship of equals
(Exchange System proposes joint RFT venture with Electronic Data Systems through new company, TransAlliance Inc)
Electronic Payments International, n 103, p 7
December 1995
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 917
(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...appears as another option on the screen menu. A deposit card holder who wishes to transfer funds chooses the amount to be withdrawn and enters any phone number known by both parties.

As well as a transaction receipt, a **second** receipt assigns a **PIN** code for the transfer, later, by phone, the sender contacts the recipient and discloses the...
...not need to be a cardholder; 2-cash is an option that appears on the **ATM** screen before a card is swiped. In product demonstrations, 2-cash transactions charged a convenience...

...venture will be Penny Dunbar, who leaves his post as president of Visa plus a **ATM** network. He has the unique skills needed to lead the company," said Michael Peters, executive...

...the last three years has grown aggressively to become the largest owner and driver of **ATMs** in the US. At a recent news conference, executives said Trans Alliance would also look to...

...assigned in October (see EPT 102), Stuart Bloom, executive vice-president of New Jersey-based **ERT** consultancy Carmody & Bloom, said: "They're very aggressive to a number of parts of the..."

...strategy makes sense for them. An alliance structure allows ERT to expand their portfolio of **ERT** services aggressively, and it keeps the books involved, with some measure of control," Bloom said...

13/3'K/11 (Item 1 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)
(C) 2006 The Gate Group. All rts. reserv.

05231966 Supplier Number: 84154888 (USE FORMAT 7 FOR FULLTEXT)
NYCE TO ALLOW ATM DEBIT SURCHARGES.(NYCE Corp. automated teller

machines)(Brief Article)

Cardline, pt

March 22, 2002

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter; General Trade

Word Count: 173

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The NYCE network, the nation's **second**-largest **ATM**-based network, is set to become the largest **ERT** network to allow user surcharges for shared **ATM** deposits. NYCE will lift a ban on shared deposit surcharges Sept. 1, says Executive Director...

...revers of \$1 per transaction to \$2.25 for shared deposits made at off-premise **ATMs** and \$2 for deposits at bank-branch **ATMs**. The largest **ERT** network, owned by Memphis-based Concord ERT Inc., also on April 1 will set interchange rates of \$2 for shared deposits at bank-branch **ATMs** and \$2.25 at off-premise **ATMs**. But Star has no plans to lift its ban on surcharges for shared deposits, says...

13/3'K/12 (Item 2 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)
(C) 2006 The Gate Group. All rts. reserv.

05172073 Supplier Number: 81860065 (USE FORMAT 7 FOR FULLTEXT)
Nationwide opts for ATM solution.(News).

Financial Services Distribution, p15(t)

Language: English Record Type: Fulltext

Dec/ 2001

Word Count: 440
Document Type: Magazine/Journal; Trade

... Swindon and one in Northampton -- as well as the other distribution channels including the Internet, automated teller machines and interactive digital television (IDTV). Although chaplin would not provide details on how exactly Nationwide ... and supported telephone to view account balances and their last 12 transactions, as well as transfer money between accounts, view and make bill payments, and order a new replacement personal identification number (PIN).
In April this year, the building society launched its Internet TV service to users.

13/3/K/13 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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05166659 Supplier Number: 81563425 (USE FORMAT 7 FOR FULLTEXT)
Nationwide prepares major CRM initiative.(Nationwide Building Society)(Brief Article)

Bank Marketing International, p1(2)

Dec/ 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter; Trade

Word Count: 505

... two in Swindon and one in Northampton -- and its other distribution channels including the Internet, ATM and IDTV.
The system will give customer advisers throughout the organisation a single view of ... a current account and supported phone to view account balances and their last 12 transactions, transfer money between accounts, view and make bill payments and order a new replacement PIN number.
In April of

13/3/K/14 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04831859 Supplier Number: 71263007 (USE FORMAT 7 FOR FULLTEXT)
Networks Need Deeper Pockets.(Industry Trend or Event)

Connolly, David

Bank Technology News, v14, n3, p4

March, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 828

... I doubt regulators would be favorable toward that," says Martin. "It would be like creating another Visa to the world." Moreover, NYCE's market overlaps that of Concord's MAC network in several Northeast ... began to offer PIN-based debit processing services.
In another recent network purchase by an ATM transaction processor, Plano, TX-based EDS Corp. ... in the Bellevue, WA-based

Transalliance network, which in 2000 was the fifth largest regional **NET** network. EDS had already owned 50% of Transalliance and the company provides transaction processing services...

13/3,K/15 (Item 5 from file: 636)
DIALOG(R)File 636:Gate Group Newsletter DB(TM)
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04622918 Supplier Number: 71404243 (USE FORMAT 7 FOR FULLTEXT)
Networks Needing Deeper Pockets To Succeed At Growth.
ATM & Debit News, v1, n16, p1
Feb 15, 2001

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 741

...I doubt regulators would be favorable toward that," says Martin. It would be like creating another Visa in the PIN world." Moreover, NDC's market overlaps that of Concord's Mac network in several Northeast states. Both First Data and Total, for example, only recently began to offer PIN-based debit processing.

another switch In another recent network purchase by an **NET** transaction processor, Plano, Texas-based EDS Corp. bought out the 50% interest ... owned 50% of Transalliance, and the company provides transaction processing services for Transalliance (page 1).

NET networks that essentially are pure "switches, such as Star, typically are small revenue generators. Star... .., primarily based on switch fees. But NDC also gets added revenue from the 3,500 **ATMs** the network drives.

Merging networks into larger companies adds flexibility

13/3,K/16 (Item 6 from file: 636)
DIALOG(R)File 636:Gate Group Newsletter DB(TM)
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04503184 Supplier Number: 70368985 (USE FORMAT 7 FOR FULLTEXT)
The 2000 ATM & Debit News Index.
ATM & Debit News, v1, n10, p1
Dec 28, 2000

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 4079

... Look in offline card market. PIN had rules still Debate Over Security." Oct. 19 ADM. **ATM** processors wrestle to meet deadlines for **NET** networks, new encryption regime for **ATM** pads. Wells launches a prepaid Visa Holiday Gift Card." Nov. 2 ADM. Wells Fargo offers...

13/3,K/17 (Item 7 from file: 636)
DIALOG(R)File 636:Gate Group Newsletter DB(TM)
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04665728 Supplier Number: 59541675 (USE FORMAT 7 FOR FULLTEXT)
SCRAMBLE ON AFTER RISK SYSTEM/HONOR MERCHANT.

RTI Report: V21, n15, p1

JULY 29, 1998

Language: English Record Type: Fulltext

Word Count: 1338

... a press release.

Congress, 51, who will assume command of Star/Honor, did not return RTI phone calls. Honor President Tom Bernino, who also declined to comment for this story, will...

...1999.

When that occurs, Star/Honor will emerge as a juggernaut. More than 70,000 WTM and 250,000 merchant POS locations... Washington, D.C. It also will offer banks off-line debit card processing, card production, ATM services and gateway access to home banking and national networks. Star/Honor, with its near...

...leaving banks to place regional POS marks, such as Honor and Star systems, on the new personal identification number-based card. To lure banks away from their network-branded online debit cards, Visa

13/3'K/18 (Item 6 from file: 636)

DIALOG(R)File 636:Date Group Newsletter DB(TM)

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04609947 Supplier Number: 60585245 (USE FORMAT 7 FOR FULLTEXT)

STAR TRANS WITH NYCE ON SAFEDBIT.

Card News, v19, n6, pNA

March 22, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal/ Trade

Word Count: 1384

... their e-PIN for authorization.

The Safedbit transaction is then routed through the designated online RTI network, including NYCE and STAR. NYCE and STAR officials believe that this system, which is... to a plastic card. A couple of days later they receive a mailer with their new e-PIN on it. Again, a very familiar thing," says Tomaszewsky. When they go to a merchant...

13/3'K/19 (Item 9 from file: 636)

DIALOG(R)File 636:Date Group Newsletter DB(TM)

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04609936 Supplier Number: 60585234 (USE FORMAT 7 FOR FULLTEXT)

STAR JOINS NYCE IN SAFEDBIT PROGRAM.(Statistical Data Included)

RTI Report: V23, n6, pNA

March 22, 2000

Language: English Record Type: Fulltext

Article Type: Statistical Data Included

Document Type: Newsletter/ Trade

Word Count: 1349

... We are offering it to retailers who are part of our network who accept our WTM debit card for payment at the point of sale, but who also have Web sites...

...network will be preparing for infrastructure and recruiting participants in the effort, Spun says.

Standard **ATM** Card - Design to the new Satedebit, which NYCE announced last December, is modeled on the existing **ATM** /debit card design. Participating financial institutions will issue their customers a Satedebit CD-ROM disk that is similar in shape to an **ATM** /debit card, and a personal identification number (PIN) called an "e-PIN". When the consumer routed through the designated online **ATM** network, including NYCE and Star, NYCE and Star officials believe that this system, which is a plastic card, a couple of days later they'll get a letter with their new e-PIN on it. Again a very familiar thing, when they go to a merchant site and...

...and put it into their CD-ROM drive, just like they put it into the **ATM** today, and enter their PIN, just like they enter their PIN in the **ATM** world."

Boosting Debit Transaction Volume

The heart of **ATM** network, business case for debit over the Internet is in the numbers - market projections that...

...online debit transaction volume - and fee income.

"It's a huge opportunity - not only for **ATM** networks, but financial institutions that are providing the consumers the services, for all of the

13/3/K/20 (Item 10 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)
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04150690 Supplier Number: 54812524 (USE FORMAT 7 FOR FULLTEXT)
PROX: On-line transactions gain boost with PROX's new Verified Payment System (VPS 2.0).

NY Presswire, PRN
June 4, 1999
Language: English Record Type: Fulltext
Document Type: Newswire Trade
Word Count: 867

... day or night. Customers initially log onto the VPS system by registering a user name, PIN number and additional identification details on the PROX VPS secure server. These details are held securely off-line.

...able to make purchases via any screen-based technology, such as PCs, bank web sites, **ATM**s, mobile phones and other hand-held devices, digital TV, cable systems and Internet. Because VPS...

...an industry standard on-line payment system. VPS can be used to pay bills and transfer money and even to pay winnings for cash-based incentive schemes. It improves everyday life without...

13/3/K/21 (Item 11 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)
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04011995 Supplier Number: 53198785 (USE FORMAT 7 FOR FULLTEXT)

SARATOGA NATIONAL BANK FIRST TO GO WITH VISA CHECK CARD II.

EFT Report, v21, n22, pNA

Nov 4, 1998

Language: English Record Type: Fulltext

Document Type: Newletter; Trade

Word Count: 314

Cards already in the hands of about 400 to 450 customers are PIN-enabled for automated teller machine use through the Cirrus and five networks, so the bank's card processor, Equifax (EQX) of Atlanta, only has to make sure its processing software identifies the card's bank identification number for the new type of transaction.

The transition to the Visa online debit card isn't difficult for Saratoga for another reason as well: The bank isn't a member of a regional EFT network for point-of-sale transactions. Visa prohibits competing marks from appearing on its new...

Foreman, spokeswoman for San Francisco-based Visa, "So if other institutions have not supported other EFT network online programs, then the card as it's modeled now doesn't conflict with..."

...wherever her local network is, she would have to reissue cards." Saratoga issues about 250 ATM-only cards marked by the city instant teller EFT network, but Rouke says instant teller handles only about 3 percent of the ATM transactions. Saratoga didn't use instant teller for online POS, and Rouke says the bank...

...Rouke says, "If our customers can utilize our cards in a wide enough variety of ATM's, what does it gain us?" (Susan Foreman, Visa, 650/432-3510; Mary Rouke, Saratoga National)...

13/3, K/22 (Item 12 from Efile: 636)

DIALOG(R)File 636:Gale Group Newletter DB(TM)

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03663153 Supplier Number: 53104915 (USE FORMAT 7 FOR FULLTEXT)

VISA FINDS ONLINE INFRASTRUCTURE DIFFICULT TO INSTALL IN ASIA/PACIFIC.

EFT Report, v21, n20, pNA

Oct 7, 1998

Language: English Record Type: Fulltext

Document Type: Newletter; Trade

Word Count: 1099

...then 80 percent annually. By March 1998, Eleton generated an annual volume of \$1.1 billion.

EFT : What are Asia/Pacific issuers looking for in debit cards?

Raport: Asia/Pacific banks have actually wanted a PIN-based debit card scheme because following on from the ATM cards, they've also had the belief that a PIN-based point-of-sale system...

...reality is both have been less than successful in providing that ubiquitous acceptance location infrastructure.

EFT : Why?

Raport: Because it's expensive and many banks that are acquiesce...

...around the world: Are PIN-based systems actually more impervious to fraud than a non-PIN-based terminal? Different banks in different regions have different perspectives. Some believe they don't need PIN-based that own those...

13/3/K/23 (Item 13 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)

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0399389 Supplier Number: 50647027 (USE FORMAT 7 FOR FULLTEXT)

FBISE PRESIDENT PAUR PREDICTS COMPLICATIONS IN STORE FOR VISA

FBI report, v21, n11, pN/A

June 3, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newsletter; Trade

Word Count: 1001

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

NEW YORK - Visa's new online, personal identification number - based check card appears to be a direct threat to the point-of-sale transaction business of the country's regional **WFT** networks, so while Stan Paul, president and CEO of the Houston-based Pulse **WFT** Association, was in New York last week to make a presentation on **ATM** surcharging at the NYCE Electronic Delivery Conference, he had a lot more than that on his

13/3/K/24 (Item 14 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)

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03603413 Supplier Number: 47472571 (USE FORMAT 7 FOR FULLTEXT)

ATLANTA SECURING INTERNET POSITION

FBI report, v20, n13, pN/A

June 18, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 543

... believes Tandem and Acala have "a great niche in the financial industry. They are the **ATM** backbone. By taking that niche and leveraging [it] for E-commerce, they certainly have a...

...from \$10,000 to \$50,000, and handle from 20 to 300-plus transactions per second; card activation and **ATM** selection terminals for card maintenance and distribution; debit terminals; ad-to PCI cards; cryptographic processors...

...Cybercash (CCH), First Union (FNU) Competitors: Hypercom, Mag-Tek, Race1, Rainbow Technologies, Veritone (VFI), Source: **WFT**

13/3/K/25 (Item 15 from file: 636)

DIALOG(R)File 636:Gate Group Newsletter DB(TM)

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02039512 Supplier Number: 43707252 (USE FORMAT 7 FOR FULLTEXT)

BANKS STAY TUNED TO VIDEO OPPORTUNITIES

Bank Network News, pN/A

March 12, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1511

...example, while Bank of America reportedly still is working to complete the consolidation of its **WEL** operation with that of Security Pacific, industry observers note that the day after the merger was finalized, both got the word out that both cardholders could use Security Pacific **ATMs**. ...or whatever it has to give the impression to consumers that it has merged the **WEL** operations, but giving combined **ATM** availability is the single most important thing a bank can do to say to customers...

San Francisco-based Andersen Consulting, "It might be... all have combined **ATM** availability," says Joel E. Friedman, partner in. If you look at the most successful bank mergers, from day one, they consolidating a bank's **WEL** operations become more critical every day. ...as big banks gobbling up smaller ones, the issues relating to services, and the bank saves money in... more no-fee **ATMs** available to them and are delighted with enhanced... being fewer services, but a merger does right can mean customers have and who are paying higher fees for what they perceive... back with new personal identification numbers they didn't ask for who can't use the **ATMs** that are supposed to be available to them, who are done incorrectly, an **WEL** consolidation can result in angry customers. ...how to release cards with the least amount of disruption to consumers.

even be consolidated or if there is logic in keeping them separate. If a... decisions regarding **WEL**. The first question is should **WEL** operations... even dry on an intent-to-acquire agreement, banks have to make critical banks merge or when one bank goes out on...

The **WEL** is consolidating **WEL** operations and it happens after two

Word Count: 1573
Document Type: Newsletter; Trade
Language: English; Record Type: Fulltext
June 12, 1992
Bank Network News, p.4
WEL MERGERS: OPPORTUNITIES AND NIGHTMARES
01815913 Supplier Number: 43071578 (USE FORMAT 7 FOR FULLTEXT)
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DIALOG(R)File 636;Gale Group Newsletter DR(TM)
13/3,K/26 (Item 16 from File: 636)

competing against some other advanced technologies...
Heavy Competition
...have to take the box back every time there was a change in accounts or

...however, encryption issues still must be resolved before financial institutions can be involved in...
...hardware and services package. "It would make more sense for them to go through the **WEL** networks."
...individual banks to debit...
and **WEL** networks could play a big role. The logistics to sign up
sign up to offer electronic banking through Keeton, Va.-based TV
Answer's program.

without paying a foreign fee and they could make deposits at those **ATMs**. And this was even before customers of the two banks could use the other bank...
... notable acquisitions and mergers of the last year say they plan to merge their the **ERT** divisions, some observers question whether it makes more sense to operate separately, at least for...

13/3/K/27 (Item 17 from file: 636)

DIALOG(R)File 636:Date Group Newsletter DB(TM)
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01515671 Supplier Number: 43071576 (USE FORMAT 7 FOR FULLTEXT)

AND YOU THOUGHT YOUR BANK MERGER WAS ROUGH

Bank Network News, pN/A

June 12, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 466

... creating a new processing center for its consolidated operations, Banc One started with a centralized **ERT** center in Ohio and then added on as new institutions were acquired.
And that's not always easy. The biggest **ERT** consolidation involved the acquisition of Banc One's Texas operation, which started out with 100 **ATMs** and is now up to 400. Tim Rosenbusch, Banc One manager of electronic banking, says...

... months to merge the Texas operations. Central Trust Bank, on the other hand with 55 **ATMs**, was merged in one day. The planning, however, was spread over four months.

Banc One...

... Valley Bank the way it has done with other acquisitions. "We've always merged the **ERT** operations into our Columbus center," says Rosenbusch. "But it's too early to tell whether..."

... reverse it with the old PIN. And that means customers will either be assigned a **different PIN**--which many customers do not like, particularly if they've had the old PIN for...

... their old card in order to keep the old PIN. Banc One had to reverse **new PINs** on about 10% of the cards of acquired institutions, Rosenbusch says.
But he adds the...

13/3/K/28 (Item 18 from file: 636)

DIALOG(R)File 636:Date Group Newsletter DB(TM)
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01515875 Supplier Number: 42146656 (USE FORMAT 7 FOR FULLTEXT)

The Score Card Even in a POS Title Fight

Bank Network News, v10, n2, pN/A

June 11, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1179

... It's modeled after the same philosophy that made the debit card successful in the **ATM** world. Namely, just as banks joined a shared system

...an improved data encryption board, yet Bass points out the potential problem has wide-ranging **ERT** applications because probably 80% of the banks that engage in in-house **BIN** mailings are vulnerable.

...around every corner, what the Washington-based network discovered is sensitive personal identification and customer account information could be accessed...

...routing audit last year that... security and a manufacturer of encryption equipment--learned through a... Indeed, Exchange/Access--a network on the cutting edge of **ERT** every year, the odds are overwhelming that more attacks will occur.

President Stan Bass, "With billions of **ATM** and POS transactions processed from the criminal element, and **ERT** is no exception," observes Pulse... "Ridgeder corrects safeguards. "Every payment system today is under attack... While declining to release names, some network directors acknowledge at least one **ERT** data processing center reportedly suffered the leak of valuable **BIN** information to an employee working...

...though more of them are auditing their members and processors, security problems still exist for **ERT** transactions passing through a myriad of switches. "The industry's first line of defense, encryption...

Word Count: 1322
Document Type: Newsletter/Trade
Language: English Record Type: Fulltext
April 11, 1991
Bank Network News, v9, n22, pN/A
A Full-Court Press On **ERT** Security Begins
01465675 Supplier Number: 4200663 (USE FORMAT 7 FOR FULLTEXT)
DIALOG(R)File 636:Gate Group Newsletter DB(TM)
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13/3/K/29 (Item 19 from File: 636)
13/3/K/29 (Item 19 from File: 636)

...working hard to develop a POS brand that will enhance--not dominate--regional logos, most **ERT** futurists see tomorrow's debit card market shaping up with three distinct POS installments.

...Without a **BIN**, a debit card becomes a credit card," notes one network president. "Shared...

...signature verification transaction, with more merchants installing debit-capable POS terminals, MasterCard... transactions could only result in increased security problems for **ERT**... fraud-prevention mechanisms such as **ATM** encryption--believe **BIN**less... systems based on **BIN**s and spent millions of dollars installing... believe...

...plan was based on establishing two interchange rates--one for a transaction using a personal identification number and another for a... With the regional networks...

...of the debit card's next frontier has been shaping up behind closed doors, with **ERT** bankers hearing only bits and pieces of what's to come... where networks provide an economical pricing...

Another problem on the minds of network presidents is enforcing security standards. A BBN survey of...
...standards aren't enough, arguing instead that message authentication standards are the next security level. BBN switch operators should also for, while expensive to implement on a network level, message authentication allows an BBN switch to verify the quality of a transaction all the way through the transmission process...
...the 1980s.
Decades of five years ago, MBACT, then owned by Nitech but now an ERIE one of Dallas-based Electronic Data Systems, decided message authentication was necessary after the network...
...between \$50,000 and \$100,000 when thieves opened public telephone boxes near shopping mall. BBN, read unencrypted transactions and duplicated them. If a message authentication program had been in place...
13/3/K/30 (Item 1 from file: 16)
DIALOG (File 16; Date Group PROMTIB)
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16119512 Supplier Number: 91659754 (USE FORMAT 7 FOR FULLTEXT)
The ATM game of musical chairs: with transaction growth flat, processors that drive ATM fleets are making acquisitions in order to increase their market share. (Debit Card Report). (Statistical Data included)
Gosnell, David
Credit Card Management, v15, n6, p66(2)
Sept. 2002
Language: English Record Type: Fulltext
Article Type: Statistical Data included
Document Type: Magazine/Journal/Trade
Word Count: 1012
The Access Cash and Nanco 150s last fall.
The result of this aggressive pursuit of ATM transaction processing and settlement volume has driven down the per-transaction price of processing services...
...like a rock bottom of 1.5 cents per transaction in some cases, sources tell ATM Weekly News. The lowest processing price two years ago was said to be 2 cents per transaction. If you look at the economics behind the ATM today, you have fewer players and the pricing is definitely coming down," says Jeffrey B. Baker, ERIE analyst for Minneapolis-based U.S. Bancorp Fiber Valley.
But higher transaction volume enables most...
...D'Angelo, senior vice president at Milwaukee-based Metavante Corp., the eighth-largest third-party ATM driver. "Most of our costs are fixed," says D'Angelo. "As volume grows, you can leverage the price."
Large processors also are looking toward the future, when ATM become commonly used for a much larger variety of fee-based transactions such as cashing...
...transaction revenue for cash withdrawals are not the only reason why processors want to capture ATM processing contracts. "The people driving the ATM are saying, 'gee, how can I get more revenue out of this?'" Baker notes.
Concord...

... Corp. are already developing ways to produce multiple revenue sources from one machine through their **ERT** network acquisition. **Coors** owns the largest personal identification number-based switch network, **Star**. **First Data** owns the majority stake in the **second** largest **PIN**-based network, **NYCE**. **First Data** recently sold off and migrated transaction processing on about 10,000 **ATMs** to **NYCE's** processing platform. That arrangement makes **NYCE** the nation's fifth-largest driver of **ATMs**. The Concord's strategy for using **Star**, **First Data** wants to parlay **NYCE's** network relationship with bank card issuers and **ATM** deployers into more processing business. "We've got all the relationships with the big banks...

13/3/K/31 (Item 2 from file: 16)

DIALOG(R) file 16:Gate Group PROMT(R)

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09934956 Supplier Number: 89271014 (USE FORMAT 7 FOR FULLTEXT)

Task Force to Combat Skimming, at **ATMs**. (Electronic Funds Transfer

Automated Teller Machines) (Brief Article)

Bradford, David

American Banker, p10

July 19, 2002

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal/Trade

Word Count: 991

... thing happened to him, and that the call center told him to punch in the **PIN** number a **second** time to begin the transaction. The customer might then let the thief see the **PIN**...

... the person's account. In one of the latest and most successful scams, thieves bought **ATMs** and placed them in merchant locations. Though the machines dispensed cash, they also supplied the... they needed. To foil this scam, Mr. Helwig said, it has been proposed that every **ATM** have an identification number -- the equivalent of a vehicle identification number -- on the back, too.

... some standards and technologies in place can combat skimming. In one case in New York, **ATMs** were shut down when the authorities learned that the same card number was being used in different locations around the city at the same time, he said. "The (**ERT**) network's fraud devices picked up on that and red-flagged them and shut it..."

13/3/K/32 (Item 3 from file: 16)

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08828904 Supplier Number: 76696993 (USE FORMAT 7 FOR FULLTEXT)

The Case for **PIN**-Based Debit Acquiring.

Abbey, Charles Mark

Credit Card Management, v14, n4, p20

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 1960

...primed for a period of greater commercialization.
Of course, PIN debit involves consumers utilizing their automated
celler machine cards and a personal identification number to effect
purchases. PIN debit requires hardware, a PIN...
...draws similar to a credit card.
Unlike such initiatives as e-checks and smart cards, PIN debit is
neither new nor speculative. PIN debit has been around as a concept for
better than 20 years and as a...

...of a disappointment for acquirers.
In the late 1980s and early 1990s, the regional electronic funds
transfer networks set about the task of using the ATM infrastructure to
launch a new payment form. At the time, the ATM networks were in the
position of having tens of millions of outstanding cards but little
merchant acceptance.
As a result, the ATM networks adopted merchant-friendly pricing,
with low or no interchange rates. Many of the early...

...the disadvantages.
Furthermore, we see many recent marketplace developments, which hint
at a future for ATM-based debit different from the past.
Competition in the network industry itself has shifted considerably.
The ATM network, core ATM business is arguably a mature business now.
This maturation has left the networks with an...

13/3/K/33 (Item 4 from file: 16)
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08634946 Supplier Number: 74482900 (USE FORMAT 7 FOR FULLTEXT)
Star and Concord Catch BRT Mergers Wave.(Company Business and Marketing)
Martin, Steven
Bank Systems + Technology, v38, n4, p8
April, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 903

...NICE and Magic Line, and Money Station and Pulse.
Concord is the world's largest ATM processor and online debit
acquirer, and the largest POS provider to supermarkets, convenience stores
and...
...to the Star brand over the next three years, creating a network of
180,000 ATM locations.
Star Systems has sought to broaden itself beyond network services
into the world of...

...card" into the CD drive, and enters an "e-PIN" to perform a transaction.
This second PIN is necessary to thwart unauthorized use of the
safe-debit and/or ATM cards.
The third...

13/3/K/34 (Item 5 from file: 16)

DIALOG(R)File 16:Gate Group PROMT(R)
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08377068 Supplier Number: 70971787 (USE FORMAT 7 FOR FULLTEXT)
ATM Direct Eyes PIN-Based Debit For Online Buying.(Brief Article)
Bretzkopf, David
American Banker, v166, n41, p3
March 11, 2001

Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal/ Trade
Word Count: 767

... use PIN debit cards for online buying, but it is not yet being offered widely. ATM Direct says its product is easier to use than debit cards because it does not require...

... that the numbers do not appear in the same places on a nine-digit grid. ATM Direct said this feature would make it harder for an interloper to figure out another person's PIN. Someone would have to stand right behind you to figure out what your PIN is," said Robert Widner, chief executive officer of ATM Direct. A cardholder would get three tries to enter a PIN and after that would...

... to prevent hacking. After a PIN is entered, the transaction would be routed to an ATM network, then sent to the card-issuing bank. Neither the account number nor the PIN would be sent to the merchant or stored on ATM Direct's server. ATM Direct would store only a customer's digital certificate, which would include the person's...

13/3,K/35 (Item 6 from file: 16)

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07346679 Supplier Number: 62050812 (USE FORMAT 7 FOR FULLTEXT)
Offline Processors Tackle An Online Debit Future.(Company Business and Marketing)

Back Network News, v18, n23, p3
April 27, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter/ Trade
Word Count: 1274

... offers multiple prepaid debit products in-house. Total expects to deliver into a variety of new PIN-based debit markets through its affiliation with M1 Data. "This opens many other doors..."

... cards we can take the PIN-based transactions as well as process the bank-driven ATM cards that are primarily PIN-based. It also goes as into the EFT arena, which...

... million accounts on file, has had links since 1983 to the Plus and Citrus national ATM networks for transactions initiated with credit cards branded with those marks. It was more problematic to process PIN-based POS debit because of the need to link with multiple regional EFT networks. Vestal says. "We decided to go with M1 because it has all the..."

13/3,K/36 (Item 7 from file: 16)

01/03/99 Supplier Number: 5554400 (USE FORMAT 7 FOR FULLTEXT)
 NACHA Pilot Tests ATM Card Use on the Web (Industry Trend or Event)
 Richard, Russell
 Bank Systems + Technology, v37, n1, p18
 Jan, 1999
 Language: English Record Type: Fulltext
 Document Type: Magazine/Journal; Trade
 Word Count: 633

Unlike current online point-of-sale (POS) debit transactions -- where consumers input a personal identification number (PIN) -- the new process would require customers to generate a digital signature to authorize a purchase.
 Besides developing...
 capability, the initiative will devise business practices and operational rules to enable regional and global ATM networks to communicate for the approval of consumer purchases. A pilot involving real transactions is...

...the digital signature on a merchant form could be transmitted via third-party processors and ATM networks to banks.
 It's a technical feasibility test, not involving the transfer of funds per se but making sure that digital signatures can pass through the ATM infrastructure properly," said Scott Lang, senior director of NACHA's Electronic Commerce Solutions unit. The...
 ...demonstrate a bank's ability to validate the digital signature. Participants in the Internet Secure ATM Payments (ISAP) pilot include Citigroup, parent of Citibank; two regional ATM/electronic funds transfer (EFT) networks, Star System and FULB; two merchant payment processors, AmeriNet and Internet Revenue Network; and...

13/3/K/37 (Item 8 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
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 00413182 Supplier Number: 4322995 (USE FORMAT 7 FOR FULLTEXT)
 Technologists Find Flaws in NYC ATM Security Law
 Bank Technology News, p1
 Sept, 1992
 Language: English Record Type: Fulltext
 Document Type: Magazine/Journal; Trade
 Word Count: 1113

... says Bein.
 The cost of implementing these new access methods is a difficult number to pin down. Issuance of new magnetic stripe cards may or may not be necessary. Certainly each bank would incur at...

...is watching the legislation very closely. We don't want to be forced to close ATM's, she says. In her view, there are enough ATM's out there so that if people feel uncomfortable at one location, they can move onto...
 ...Kosmowski, vice president of systems development for Banc One and a member of the Electronic Funds Transfer Association's (EFTAA's) ad hoc

security committee. If consumers are afraid to go to their **ATM**, they may be encouraged to choose the cash back option at a grocery store as...
 ...what if the whole banking community decided on one code for the magnetic stripe of **ATM** cards, a door lock would be possible. However, this suggestion means all **ATM** cards would have to be released with an agreed-upon code, which some, like Citibank...
 ...companies considered having the banking community agree to read just the first digit on an **ATM** card to release the door lock. ISO standards say these numbers must be a 4...

13/3/K/38 (Item 2 from file: 16)
 DIALOG(R)File 15:Gate Group PROMT(R)
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01507304 Supplier Number: 41831779 (USE FORMAT 7 FOR FULLTEXT)
 The Issuers, New Dash for Cash
 Credit Card Management, p34
 Feb. 1991
 Language: English Record Type: Fulltext
 Document Type: Magazine/Journal: Trade
 Word Count: 3435

... That features the logo of each network that accepts Amex cards. The location of each **ATM** in a particular region is listed separately. The networks like this additional marketing," says Jones...
 ...to raise transaction volume, Citrus says 15% of its transactions in 1999 were credit card **cash advances**; plus, 9.8%. Putting the card brand next to the national network logo is going...

...card companies admit they still have a great deal of work to do to promote **cash advances**. That fact is reflected by the low percentage of MasterCard and Visa cardholders making cash transactions. One problem is that most cardholders have never been issued a personal **identification number** for **ATM** access. Another problem is cardholders' reluctance to forgoke their debit card at the **ATM** in favor of a credit card. Despite these problems, issuers expect to see a rise in the number of **cash advances** made during 1991 because of their continuing efforts to put their logos on **ATMs** and produce directories that guide cardholders to the nearest **ATM**. MasterCard's Box says the card association plans to tour the MasterCard and Citrus marks...

...members with data detailing cardholder usage patterns and some of the reasons cardholders make a **cash advance**. "One of the things we are finding out is that 60% of cardholders making **cash advances** are doing so for what they consider a non-emergency," says Box. They are using...

Visa plans to increase the hype for the exchange rates received through the international **ATM** network during the summer travel season. Bellco says the brand plans to begin promoting the banks that accept the card for **cash advances** to cardholders. In addition to negotiating more gateways with **ATM** networks, Discover also intends to add co-op programs that will allow the brand to display its logo on more **ATMs**. Amex intends to concentrate on upping the promotion of the networks that accept the card...

13/3/K/42 (Item 4 from file: 148)

WORD COUNT: 1635 LINE COUNT: 00172
 ISSN: 0149-4993 LANGUAGE: English
 RECORD TYPE: Fulltext; Abstract
 NOV, 1997
 Money, v26, n11, p45(2)
 Stark, Ellen
 How to stop a debit card from draining your account.
 09187830 SUPPLIER NUMBER: 1984331 (USE FORMAT 7 OR 9 FOR FULL TEXT)
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 DIALOG(R)file 148:Gale Group Trade & Industry DB
 13/3/K/41 (Item 3 from file: 148)

...a direct threat to the point-of-sale transaction business of the country's regional **ERT** networks. So while Stan Pauk, president and CEO of the Houston-based Pulse **ERT** Association, was in New York last week to make a presentation on **ATM** surcharging at the NICE Electronic Delivery Conference, he had a lot more than that on...

TEXT:

WORD COUNT: 1062 LINE COUNT: 00083
 RECORD TYPE: Fulltext
 DOCUMENT TYPE: Interview
 ISSN: 0195-7287 LANGUAGE: English
 June 3, 1998
 ERT Report, v21, n11, p4(2)
 Article on Pauk's career (Interview)
 Association President Stan Pauk, Vice U.S.A. Inc. (includes related Pulse President Pauk predicts complications in store for Visa. (Pulse **ERT** 10405317 SUPPLIER NUMBER: 20827524 (USE FORMAT 7 OR 9 FOR FULL TEXT)
 (C)2006 The Gale Group. All rts. reserv.
 DIALOG(R)file 148:Gale Group Trade & Industry DB
 13/3/K/40 (Item 2 from file: 148)

...the transaction cost.
 For online transactions the fees are comparable to the interchange fees in **ATM** networks. Generally the online fee is about five to seven cents per transaction, regardless of...

... same day; for offline transactions the funds transfer may take as long as three days. **Second**, because of the **PIN** requirement (a consumer must enter a personal identification number) there is a much lower risk...

WORD COUNT: 8840 LINE COUNT: 00705
 ISSN: 0007-6899 LANGUAGE: English
 RECORD TYPE: Fulltext
 May, 2000
 Business Lawyer, 55, 3, 1391
 Balto, David A.
 Peaces? (The 2000 Annual Survey of Consumer Financial Services Law)
 Creating a payment system network: the tie that binds or an honorable
 12294432 SUPPLIER NUMBER: 03163883 (USE FORMAT 7 OR 9 FOR FULL TEXT)
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 DIALOG(R)file 148:Gale Group Trade & Industry DB
 13/3/K/39 (Item 1 from file: 148)

machines)
Paying the price of ATM convenience, (security at automated teller
06660027 SUPPLIER NUMBER: 13986018 (USE FORMAT 7 OR 9 FOR FULL TEXT)

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DIALOG(R)File 148:Gale Group Trade & Industry DB
(Item 6 from file: 148)

13/3/K/44
...accept with them," says Thomas Honey, an executive vice president with
the newly formed **EXT** network.
shoulder surfing is not the only technique for getting card numbers
and pins. One soon involves setting up a fake **ATM** or even a fake
business. A consumer will buy a T-shirt from a traveling...

...from counterfeit.
But shoulder surfing has changed the equation. Crooks have stepped out
open-air **ATMs** and surreptitiously filmed cardholders entering pins. When
a cardholder leaves his or her receipt at the **ATM**, it gives the
shoulder-surfer the opportunity to counterfeit the card, giving unlimited
access to...

...can be immediately deactivated.
Counterfeiting to date has comprised only a small portion of total
ATM /debit card fraud. According to Visa, 73% of total debit card fraud is
from lost...

...offer debit cards--which function as a check card and don't need
a PIN--pose a **different** problem. Anyone can use the card at a merchant
that accepts Visa or MasterCard. But...

01585628 SUPPLIER NUMBER: 16473978 (USE FORMAT 7 OR 9 FOR FULL TEXT)
To catch a thief, (banks take steps to prevent debit card and automated
teller machine fraud)
BOSTON, Mass.
US Patent, 4104, n1, p75(3)
Nov. 1994
LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1855
LINE COUNT: 60142

13/3/K/43 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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...involves merchants will be able to use the SMD to pay suppliers,
order materials and **transfer funds**. SMD users will be able to dial into
the bank's toll-free credit card processing number, **ATM** card processing
number or transmit several types of business.
For more information about the SMD...

08540302 SUPPLIER NUMBER: 1811169 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ISMD's encryption unit helps banks reach small merchants. (ISMD Corp.)
Bank Marketing, 588, n2, p55(1)
Feb. 1996
ISSN: 0888-3149
LANGUAGE: English
RECORD TYPE: FULLTEXT; Abstract
WORD COUNT: 894
LINE COUNT: 60075

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

... is vital to the overall security. This is not too difficult in, for example, a **cash dispenser** or automatic table machine which already has a safe to protect the money. However, in...

0392297 SUPPLIER NUMBER: 03921482 (USE FORMAT 7 OR 9 FOR FULL TEXT)
 Racal-Transcom Ltd, announces that Barclaycard will become first user of
 new RTT-PDS terminal.
 By Newswire, NYP/RS4
 June 20, 1988
 LANGUAGE: ENGLISH
 RECORD TYPE: FULLTEXT
 WORD COUNT: 673 LINE COUNT: 00055
 (/)2006 The Gale Group, All rts. reserv.
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 13/3,K/46 (Item 6 from file: 148)

... Key (PK) to calculate a "pseudo-offset" from the PIN the customer enters via the PIN pad.
 The second issue is insider fraud risk, which happens when customer addresses, account numbers and PINs are left in conventional data storage devices unprotected. The new Encrypt PIN Mailer generator solves this problem by taking over all the DES functions and print spooler...

0459209 SUPPLIER NUMBER: 09057217 (USE FORMAT 7 OR 9 FOR FULL TEXT)
 Buying stamps is as easy as withdrawing cash through the ATM.
 EET Report, v11, n11, p6(1)
 May 28, 1990
 ISSN: 0195-1287
 LANGUAGE: ENGLISH
 RECORD TYPE: FULLTEXT
 WORD COUNT: 1204 LINE COUNT: 00037
 (/)2006 The Gale Group, All rts. reserv.
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 13/3,K/45 (Item 7 from file: 148)

... suspicious of a machine should call the bank, since you sometimes can't judge an ATM by its cover.
 "The time," says Henry Mundt, president and chief executive officer...
 Consumers might also have reason to be leery if an ATM declines to give them access to their money. "Generally, ATMs work over 99 percent of the time."
 ... should never be left behind.

U.S. News & World Report, v115, n1, p57(1)
 July 5, 1993
 ISSN: 0041-5537
 LANGUAGE: ENGLISH
 RECORD TYPE: FULLTEXT/ ABSTRACT
 WORD COUNT: 498 LINE COUNT: 00017